

The following is endorsed on the original instrument:  
*Know all men by these presents, that the trustees of Baker University, do hereby certify that the above mortgage is duly recorded in the public records of Douglas County, Kansas, to wit: in Book 1 of said County, on the 27th day of October, 1926, and is a true and correct copy of the original instrument as the same appears on file in the office of the County Clerk of said County.*  
*Witness my hand and the seal of said County, this 27th day of October, 1926.*  
*By: Geo. W. Reynolds, County Clerk*

Recorded March 5, 1928  
*Geo. W. Reynolds*  
 Register of Deeds

County of Douglas and State of Kansas, to-wit:

The North Half of the North East Quarter of Section Six (6) Township Fifteen (15) Range Twenty (20)-----

To Have and To Hold, the same, with all and singular the hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and all rights of homestead exemption, unto the said party of the second part, and to its heirs and assigns, forever. And the said parties of the first part, do hereby covenant and agree that at the delivery hereof they the lawful owners of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances, and that they will Warrant and Defend the same in the quiet and peaceable possession of said party of the second part its heirs and assigns, forever, against the lawful claims of all persons whomsoever.

Provided always, And this instrument is made, executed and delivered upon the following conditions, to-wit:

First, Said Geo. W. Reynolds & Ida J. Reynolds, his wife are justly indebted unto the said party if the second part in the principal sum of Thirty eight hundred- Dollars----- lawful money of the United States of America, being for a loan thereof, made by the said party of the second part to the said Geo. W. Reynolds & Ida J. Reynolds, his wife, and payable according to the tenor and effect of one certain First Mortgage Real Estate Note, numbered 1, executed and delivered by the said Geo. W. Reynolds & Ida J. Reynolds, his wife, bearing date October 27, 1926 and payable to the order of the said The Trustees of Baker University--- Five years after Nov. 1, 1928 at The Office of the Treasurer of Baker University with interest thereon from date until maturity at the rate of six per cent per annum, payable semi-annually on the 1st days of May and November in each year and 10 per cent per annum after maturity, the installments of interest being further evidenced by ten coupons attached to said principal note and of even date therewith, and payable to the order of said The Trustees of Baker University at the Office of the Treasurer of Baker University.

Second, Said parties of the first part hereby agree to pay all taxes and assessments levied upon said premises when the same are due, and insurance premiums for the amount of insurance herein-after specified, and if not so paid the said party of the second part or the legal holder or holders of this mortgage, may, without notice, declare the whole sum of money herein secured due and payable at once, or may elect to pay such taxes, assessments and insurance premiums, and the amounts so paid shall be a lien on the premises aforesaid and be secured by this mortgage, and collected in the same manner as the principal debt hereby secured, with interest thereon at the rate of 10 per cent per annum. But whether the legal holder or holders of this mortgage elect to pay such taxes, assessments, or insurance premiums or not, it is distinctly understood that the legal holder or holders hereof may immediately cause this mortgage to be foreclosed, and shall be entitled to immediate possession of the premises and the rents, issues and profits thereof.

Third, Said parties of the first part hereby agree to keep all buildings, fences and other improvements upon said premises in as good repair and condition as the same are in at this date, and abstain from the commission of waste on said premises until the note- hereby secured is fully paid.

Fourth, Said parties of the first part hereby agree to procure and maintain policies of insurance on the buildings erected and to be erected upon the above described premises in some responsible insurance company. to the satisfaction of the legal holder or holders of this mortgage to the amount of \$2500 fire & 2500 tornado Dollars: loss if any, payable to the mortgagee or its assigns. And it is further agreed that every such policy of insurance shall be held by the party of the second part, or the legal holder or holders of said note, as collateral or additional security for the payment of the same, and the person or persons so holding any such policy of insurance shall have the right to collect and receive any and all moneys which may at any time become payable and receivable thereon, and apply the same, when received, to the payment of said note, together with the costs and expenses incurred in collecting said insurance; or may elect to have buildings repaired, or new buildings erected on the aforesaid mortgaged premises. Said party of the second part, or the legal holder or holders of said note, may deliver said policy to said part, of the first part, and require the collection of the same, and payment made of the proceeds as last above mentioned.

Fifth, Said parties of the first part hereby agrees that if the maker of said note shall fail to pay, or cause to be paid, any part of said money, either principal or interest, according to the tenor and effect of said note and coupons, when the same becomes due, or to conform to or comply with any of the foregoing conditions or agreements, the whole sum of money hereby secured shall at the option of the legal holder or holders hereof, become due and payable at once, without notice.

And the said parties of the first part, for said consideration, do, hereby expressly waive an appraisal of said real estate, and all benefit of the Homestead, Exemption and Stay Law of the State of Kansas.

The foregoing conditions being performed, this conveyance to be void; otherwise of full force and virtue.

In Testimony Whereof, The said parties of the first part hereunto subscribed name, on the day and year above mentioned.

George W. Reynolds  
 Ida J. Reynolds.

Executed and delivered in presence of

State of Kansas, Douglas County, ss;

Be It Remembered That on this 27th day of October A.D., Nineteen Hundred Twenty Six, before me, the undersigned, a Notary Public, in and for said County and State, came George W. Reynolds and Ida J. Reynolds, husband and wife, who are personally known to me to be the identical persons described in, and who executed the foregoing mortgage deed, and duly acknowledged the execution of the same, to be their voluntary act and deed.

In Witness Whereof, I have hereunto subscribed my name and affixed my official seal on the day and year last above written.

L.S.

My Com. Ex. May 15, 1927.

W. M. Clark Notary Public.