The said Mortgagors bind themselves to keep all buildings and other improvements upon said premises in as good repair and condition as the same are in at this date but not to erect or permit to be erected any new buildings on the premises herein mortgaged or to add to or permit to be added to any of the existing improvements thereon without the written consent of the holder or holders of said note and in the event of any violation or attempt to violate this stipulation each and all of the said notes shall immediately become due and collectible at the option of the holder or holders of said notes shall immediately become due and collectible at the option of the holder or holders thereof. It is specifically agreed that time is of the essence of this contract and that no may ere of any obligation hereunder or of the obligation secured hereby shall at any time thereafter be held to be a wiver of the terms hereof or of the instrument secured hereby. If foreolecure proceedings of any second mortgage or second trust deed or junior lien of any kind should be instituted, the Corporation may at its option immediately declare its lien and the note which the same secures, due and tark and tart and proceedings as may be necessary to protect its

which the same secures, due and payable and start such proceedings as may be necessary to protect its interests in the premises.

interests in the premises. If any of said sums of money herein referred to be not promptly and fully paid within ninety (90) days next after the same severally become due and payable, or if each and all of the stipulations, agreements, conditions and covenants of said promissory note and this instrument, are not duly performed, complied with and abided by, the said aggregate sum mentioned in said promissory note shall become due and reachle forthwith or thereafter at the option of the Corporation, its ruccessors, legal representatives or assignz, as fully and completely as if the said aggregate sum of Three thousand three hundred forty-four and Ol/100 DOLLARS was originally stipulated to be paid on such day, anything in said promissory note or herein to the contrary notwithstanding. If more than one joins in the execution hereof as Mortgagor or any be of the feminine sex the promouns and relative words herein used shall be read as if written in plural or feminine, respectively. And the said Mortgagors for said consideration do hereby expressly waive all benefit of the homsetead and excemption laws of the State of Kansas. In testinony whereof the said Mortgagors have hereunto subscribed their names on the day and year

In testimony whereof the said Mortgagors have hereunto subscribed their names on the day and year first above mentioned.

C. S. Welfley

ACKNOWLEDGMENT.

State of Kansas, Douglas County, ss.

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Release

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EE IT REMEMBERED, That on this 9th day of April, A. D. Nineteen Hundred and thirty-four before me, the undersigned, a Notary Public in and for said County and State, came C. S. Welfley, Widower who is personally known to me to be the identical person described in, and who executed the foregoing mortgage deed, and duly soknowledged the execution of the same to be his voluntary act and deed. IN TESTIMONY MEREOF, I have hereunto subscribed my name and affixed my official seel on the day and year last above written.

Legal Seal My Commission expires Apr. 10-1937 S. A. Wood Notary Public. Douglas County, Kansas

Recorded April 20. A. D. 1934 at 4:20 P. M.

Senie Comolor Register of Deeds

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Loan No. 14-A-1517 Application No. 14-A Douglas 97

MORTGAGE

THIS INDENTURE, Made this 19th day of April, A. D. Nineteen Hundred and Thirty four, by and between Viola Young, and Charles D. Young, Wife and husband in the County of Douglas, and State of Kansas, parties of the first part, and the Home Owners' Loan Corporation, party of the second part: WITNESSETH, That the said parties of the first part, for and in consideration of the second part, the receipt whereof is horeby acknowledged, do hereby MORTGAGE AND WARRANT to the said party of the second part and to its successors and assigns forevor, all of the following-described real estate, lying and situate in the County of Douglas, and State of Kansas, to-wit:

The North Half $\left(\frac{1}{2}\right)$ of Lots Humbered Twenty-two (22) and Twenty-four (24), and the north half $\left(\frac{1}{2}\right)$ of the east half $\left(\frac{1}{2}\right)$ of Lot twenty-six (26) on Finckney (now Sixth) Street in the City of Lawrence,

TO HAVE AND TO HOLD the same, with appurtenances thereto belonging or in anywise appertaining, unto the said party of the second part, its successors and assigns forevers PROVIDED, HOWEVER, That if the said parties of the first part shall pay, or cause to be paid, to the said party of the second part, its successors or assigns, the sum of monsy hereinafter stated and as herein provided according to the tenor and effect of a promissory note, bearing even date herewith, proved to the said therefore and apple to the tenor and effect of a promissory note, bearing even date herewith, D. C., executed by the said Mortgagors and payable at the office of said Corporation in Mashington, D. C. which note represents a just indebtedness and actual loan from said Corporation to said Mortgagors and shall perform all and singular the covenants herein contained, then this mortgage to be void and to be released at the expense of the said Mortgagors, otherwise to remain in full force and effect. The said obligors, for themselves, their heirs, executors, administrators and assigns, hereby

covenant and agrees

coremant and agree] Whenever there is a reference in the covenants and agreements herein contained, to any of the parties hereto, the same shall be construed to mean as well the heirs, representatives, successors and assigns (either voluntary by act of the parties or involuntary by operation of the law) of the same. For value received and the consideration of aforesaid, the Mortgagors herein hereby obligate themselves to pay to the Corporation at its office in Washington, D. C., or to its successors or assigns, the principal sum of \$9420,92, with interest at the rate of 5 per cent per annum on the unpaid balance and said principal and interest shall be payable \$74,50 monthly, from date, to be applied first to interest on the unpaid balance and the remainder to principal until said ebt is paid in full. Extra payments may be made at any time and interest will be charged only on the unpaid balance. It is agreed that the borrower may pay a sum of \$39.25 monthly, from date until June, 1936, representing interest only on said debt, at his option, provided all other conditions and covenants of