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 univer of any obligation hereunder or of the obligation secured hereby shall at any time thereafter be held to be a miver of the terms hereof or of the instrument secured hereby, and if default should be made in the of this mortgage, and such default continue for ninety (90) days, or if default should be made in the of this mortgage, and such default continue for ninety (90) days, or if default should occur in any prior or subsequent mortgage held by this mortgage on the property herein described or any part thereof and this mortgage may at the option of said first party, be foreclosed. If foreclosure proceedings of any second mortgage or second trust deed or junior lien of any kind which the same secures, due and payable and start such proceedings as may be necessary to protect its interests in the precises. If more than one joins in the execution hereof as Mortgage or any be of the feminine sex the

Interests in the premises. If more than one joins in the execution hereof as Mortgagor or any be of the feminine sex the pronouns 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 home-isted and exemption laws of the State of Kansas. IN TESTINONY MIERDOP. The said Mortgagors have hereunto subscribed their names on the day and year first shows montformed

A. W. Cunningham Mary I. Cunningham

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ACKNOWLEDGMENT

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State of Kansas, Douglas County, es. BE IT REMEMBRED, That on this 7th day of July, A. D., Mineteen Hundred and thirty-four before me, the undersigned, a Notary Fublic in and for said County and State, came A. W. Cunningham and Mary I. cumingham, Hus.rda 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 moluntary act and deed. and who executed the foregoing monopole and the subscribed my name and affixed my official seal on the day IN TESTIMONY WHEREOF, I have herunto subscribed my name and affixed my official seal on the day

and year last above written.

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

Recorded July 7, A. D. 1934 at 11:30 A. M.

Clin Chimthing -Register of Deeds

MORTGAGE

Loan No. 14-4-2508 Application No. 14-A Douglas 42

THIS INDENTURE, Made this 6th day of July, A. D., Mineteen Handred and Thirty four by and between Bessie M. Rogers, Single in the County of Douglas, and State of Kansas, parties of the first part, and the Home Owners' Loan Corporation, of Washington, D. C., party of the second part: WITNESSETH, That the said parties of the first part, for and in consideration of the sum of One receipt whereof is hereby schowledged, and the advancements hereinafter specified, do hereby MORTGAGE AND TAKEANT to the said party of the second part and to its successors and assigns forever, all of the following described real estate, lying and situate in the County of Douglas, and State of Kansas, to-wit:

Lot numbered sixty-three (63) on Pinckney (now Sixth) Street in Block forty-one (41) in West Lawrence, an addition to the City of Lawrence,

TO HAVE AND TO HOLD the same with appurtenances thereto belonging or in anywise appertaining, unto

TO RAVE 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 forever: This mortgage shall secure the puymont of any sum or sums of money which may be advanced by the party of the second part, or its assigns, to the parties of the first part herein or either of them, whether by note, check, receipt or book account and whether paymont is made directly to said parties of the first part or for their benefit in paying for maintenance repairs, rehabitation, modernization, force and effect until all advancements and by virtue hereof are paid in full with interest. FROVIDED, HONEVER, That if the said parties of the first part shall pay, or cause to be paid, to all advancements as herein provided according to the torn and effect of a promissory note, bearing eren Mashington, D. C., which not ergeneents as just indebteness and estall perform said Corporation in said Mortgagors, and all advancements as busined by virtue here of a promissory note, bearing eren Mashington, D. C., which note represents a just indebteness and estall perform said Corporation to covenants herein provided according to the tenor and effect of a promissory note, bearing eren Mashington, D. C., which note represents as just indebteness and estall perform said Corporation to covenants herein ontained, then this mortgage to be void and to be released at the expense of the said Mortgagors, otherwise to romain in full force and effect. The said obligors, for themselves, their heirs, executors, administrators and assigns, hereby cor-emant and agrees

The covenants herein contained shall bind and the benefits and advantages inure to the respective

The coverants herein contained shall bind and the benefits and advantages inure to the respective heirs, successors and assigns of the parties hereto. For value received and the consideration of aforesaid, the Mortgagors herein hereby obligate them-selves to pay to the Corporation at its office in Washington, D. C., or to its successors or assigns, the principal sum of \$1054.74, with interest at the rate of 5 per cent per annum on the unpeid balance interest on the unpaid balance and the remainder to principal until said debt is paid in full. Extra payments may be made at any time and interest will be charged only on the unpeid balance. To may all taxes and assessments levied on the remines when the same bacene due and mamble, and

payments may be made at any time and interest will be charged only on the unpaid balance. To pay all taxes and assessments levied on the premises when the same become due and payable, and promptly deliver the official roceipts therefor to the Corporation or a certificate signed by each taxing official to whom any such taxes or assessments shall be payable, that all such taxes and assessments due to be paid said official have been paid for the current year.