shall be applied: first, to the payment of matured instalments upon the note secured hereby and/or to the reimbursement of the Mortgagee for any sums advanced in payment of taxes, insurance premiums, or other assessments, or upon sums advanced in payment of prior mortgages, jdugments, liens or encumbrances, as herein provided, together with the interest due thereon; and second, the balance, if any, upon the principal remaining unpaid, in such a manner however as not to abate or reduce the semi-annual payments but to sooner retire and discharge the loan; or said Mortgagee may, at his option, turn over and deliver to the then owner of said lands, either in whole or in part, any or all such sums, without prejudice to his rights to take and retain any future sum or sums, and without prejudice to any of his other rights under this mortgage. The transfer and conveyance hereunder to the Mortgagee of said rents, royalties, bonuses and delay moneys shall be construed to be a provision for the payment of reduction of the mortgage debt, subject to the Mortgagee's option as hereinbefore provided, independent of the mortgage lien on said real estate. Upon payment in full of the mortgage debt and the release of the mortgage of record, this conveyance shall become inoperative and of no further force and effect.

If the lands hereby conveyed shall ever, during the life of this mortgage, become included within the boundaries of any irrigation, drainage or other special assessment district and/or become subject to and liable for special assessments of any kind, for the payment of which said lands are not liable at the date of the execution of this mortgage, then the whole of the indebtedness hereby secured shall, at the option of the Mortgagee, become due and payable forthwith.

If at any time, during the life of this mortgage the premises conveyed hereby shall, in the opinion of the Mortgagee, become insufficient to secure the payment to the Mortgagee of the indebtedness then remaining unpaid, by reason of an insufficient water supply, inadequate drainage, improper irrigation, or erosion, then said Mortgagee shall have the right, at its option, to declare the unpaid balance of the indebtedness secured hereby due and payable and to forthwith foreclose this mortgage.

In the event of foreclosure of this mortgage, the Mortgagee shall be entitled to have a receiver appointed by the court to take possession and control of the premises described herein and collect the rents, issues and profits thereof, the amounts so collected by such receiver to applied under the direction of the court to the payment of any judgment rendered or amount found due under this mortgage.

If any of the payments on the above described note be not paid when due, or if the Mortgagor shall permit any taxes or assessments on said lands to become delinquent, or if the Mortgagor shall fail to pay at all times during the existence of this mortgage all due sums and interest on any mortgage, judgment, lien, or encumbrance senior to the lien of this mortgage, or shall fail to pay the principal debt secured by such mortgage, judgment, lien, or enumbrance when due, or shall fail to perform any or all other covenants and conditions contained in any mortgage, judgment, lien or encumbrance senior to the lien of this mortgage, or shall permit any foreclosure proceedings to be instituted upon any such mortgage, judgment, lien or encumbrance senior to the lien of this mortgage, or shall permit the premises hereby conveyed to be sold under execution by virtue of any such mortgage, judgment, lien or encumbrance, or shall fail to keep the buildings and improvements insured as herein provided, or shall apply the proceeds of this loan to substantially different purposes from those for which it was obtained, or shall fail to keep and perform all and singular the covenants, conditions and agreements herein contained, then the whole of the indebtedness secured hereby, at the option of the Mortgagee, shall become immediately due and payable and bear interest from such date at the rate of five per centum per annum, and this mortgage subject to foreclosure.

It is agreed that all of the abstracts of title to the real estate above described, which have heretofore been delivered by the Mortgagor to the Mortgagee herein, shall be retained by said Mortgagee until the indebtedness secured hereby shall have been paid and discharged in full, and in the event the title to said real estate is conveyed by the Mortgagor to the Mortgagee in satisfaction of the indebtedness hereby secured, said abstracts shall thereupon become and be the property of the Mortgagee, or in the event of foreclosure of this mortgage, the title to said abstracts shall pass to the purchaser at the Sheriff's or Master's sale, upon expiration of the redemption period provided by law.

Now if the said Mortgagor shall pay, when due, all payments provided for in said note, and reimburse said Mortgagee for all sums advanced hereunder, and shall perform all of the other covenants and conditions herein set forth, then this mortgage shall be void, otherwise to be and remain in full force and effect.

The said Mortgagor hereby waives notice of election to declare the whole debt due as herein provided, and also the benefit of all stay, valuation, homestead and appraisement laws.

The covenants and agreements herein contained shall extend to and be binding upon the heirs, executors, administrators, successors and assigns of the respective parties hereto.

IN WITNESS WHEREOF, the Mortgage has hereunto set his hand and seal the day and year first above written.

Thomas C. Richardson
Flora M. Richardson

STATE OF Kansas)
COUNTY OF Douglas)ss.

Before me, the undersigned, a Notary Public, in and for said County and State, on this 20th day of November, 1944, personally appeared Thomas C. Richardson and Flora M. Richardson, his wife, to me personally known and known to me to be the identical persons who executed the within and foregoing instrument and acknowledged to me that they executed the same as their free and voluntary act and deed for the uses and purposes therein set forth.

Witness my hand and official seal the day and year last above written.

Lena W. Altenbernd
Notary Public

(SEAL) My Commission expires April 21, 1948

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Recorded January 22, 1945 at 3:30 P. M. Harold A. Beck Register of Deeds

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Receiving No. 22529

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS: That in consideration of full payment of debt secured by a mortgage made by Xi Chapter of Sigma Kappa, a corporation, to The Central Trust Company on the following described property to-wit:

Lots 13 and 14 Fort Thacher Place, City of Lawrence, beginning at a point 281.5 ft. S and 157 ft. 8 in E of the intersection of the W line of Babcocks Addition(being the W line of $NW\frac{1}{4}$ of 6-13-20) with center line of Euclid Street (vacated) produced W for a point of beginning; thence due E 130 ft., thence due S 50 ft., thence on an arc of a circle 220.9 ft. Southwesterly to a point 207.25 ft. S of point of beginning thence N 207.25 ft. to point of beginning, less the W 10 ft of the N 25 ft. deeded for roadway, in Douglas County, Kansas

dated the 15 day of January A.D. 1925, which is recorded in Book 67 of Mortgages, page 38 of the records of said Douglas County, Kansas, satisfaction of such mortgage is hereby acknowledged and the same is hereby released.

IN WITNESS WHEREOF, The said The Central Trust Company has hereunto caused this instrument to be signed on its behalf by its Vice-President, thereunto duly authorized so to do, and has caused its common seal to be hereunto affixed, this 23 day of January, 1945

THE CENTRAL TRUST COMPANY
By Lucien Gray
Vice President

(CORP. SEAL)