

30691 BOOK '89

MORTGAGE

Loan No. V-1863

This Indenture, Made this 15th day of November 1946
between Charlie E. Balls and Opal A. Balls, his wife

Douglas
County, in the State of Kansas, of the first part, and CAPITOL FEDERAL SAVINGS AND LOAN ASSOCIATION of
Topeka, Kansas, of the second part;

WITNESSETH: That said first parties, in consideration of the loan of the sum of
Seven Hundred and no/100 DOLLARS

made to them by second party, the receipt of which is hereby acknowledged, do by these presents mortgage and warrant unto said second
party, its successors and assigns, all of the following-described real estate situated in the County of Douglas and State of
Kansas, to-wit:

Lot 67 on Ohio Street, Fairground's Addition to the City of Lawrence, Douglas
County, Kansas.

This is a second mortgage subject to a first mortgage dated November 15, 1946, held
by CAPITOL FEDERAL SAVINGS AND LOAN ASSOCIATION, in the amount of \$5800.00.

(It is understood and agreed that this is a purchase money mortgage)

Together with all heating, lighting, and plumbing equipment and fixtures, including stokers and burners, screens, awnings, storm win-
dows and doors, and window shades or blinds, used on or in connection with said property, whether the same are now located on said
property or hereafter placed thereon.

TO HAVE AND TO HOLD THE SAME, With all and singular the tenements, hereditaments and appurtenances thereto belong-
ing, or in anywise appertaining, forever, and hereby warrant the title to the same.

PROVIDED ALWAYS, And this instrument is executed and delivered to secure the payment of the sum of
Seven Hundred and no/100 DOLLARS

with interest thereon, advanced by said Capitol Federal Savings and Loan Association, and such charges as may become due to said
second party under the terms and conditions of the note secured hereby, which note is by this reference made a part hereof, to be repaid
in monthly installments of \$ 3.70 each, including both principal and interest. First payment of \$ 3.70

due on or before the 1st day of January, 1947, and a like sum on or before the 1st day of each
month thereafter until total amount of indebtedness to the Association has been paid in full.

It is the intention and agreement of the parties hereto that this mortgage shall also secure any future advancements made to first
parties, or any of them, by second party, and any and all indebtedness in addition to the amount above stated which the first parties,
or any of them, may owe to the second party, however evidenced, whether by note, book account or otherwise. This mortgage shall re-
main in full force and effect between the parties hereto and their heirs, personal representatives, successors and assigns, until all amounts
due hereunder, including future advancements, are paid in full, with interest; and upon the maturing of the present indebtedness for
any cause, the total debt on any such additional loans shall at the same time and for the same specified causes be considered matured
and draw ten per cent interest and be collectible out of the proceeds of sale through foreclosure or otherwise.

First parties agree to keep and maintain the buildings now on said premises or which may be hereafter erected thereon in good
condition at all times, and not suffer waste or permit a nuisance thereon. First parties also agree to pay all taxes, assessments and insurance
premiums as required by second party.

First parties also agree to pay all costs, charges and expenses reasonably incurred or paid at any time by second party, including abstract
expenses, because of the failure of first parties to perform or comply with the provisions in said note and in this mortgage contained, and
the same are hereby secured by this mortgage.

First parties hereby assign to second party the rents and income arising at any and all times from the property mortgaged to secure
this note, and hereby authorize second party or its agent, at its option upon default, to take charge of said property and collect all rents
and income and apply the same on the payment of insurance premiums, taxes, assessments, repairs or improvements necessary to keep
said property in tenable condition, or other charges or payments provided for in this mortgage or in the note hereby secured. This
assignment of rents shall continue in force until the unpaid balance of said note is fully paid. It is also agreed that the taking of
possession hereunder shall in no manner prevent or retard second party in the collection of said sums by foreclosure or otherwise.

The failure of second party to assert any of its right hereunder at any time shall not be construed as a waiver of its right to assert
the same at a later time, and to insist upon and enforce strict compliance with all the terms and provisions in said note and in this
mortgage contained.

If said first parties shall cause to be paid to second party the entire amount due it hereunder and under the terms and provisions of said
note hereby secured, including future advances, and any extensions or renewals hereof, in accordance with the terms and provisions
thereof, and comply with all the provisions in said note and in this mortgage contained, then these presents shall be void; otherwise to
remain in full force and effect, and second party shall be entitled to the immediate possession of all of said premises and may, at its
option, declare the whole of said note due and payable and have foreclosure of this mortgage or take any other legal action to protect its
rights, and from the date of such default all items of indebtedness hereunder shall draw interest at the rate of 10% per annum. Appraisal
and all benefits of homestead and exemption laws are hereby waived.

This mortgage shall extend to and be binding upon the heirs, executors, administrators, successors and assigns of the
respective parties hereto.

IN WITNESS WHEREOF, said first parties have hereunto set their hands the day and year first above written.

Charlie E. Balls
Opal A. Balls

Any instrument contained herein, notwithstanding the
terms of this mortgage and note secured thereby,
are to be controlled by Title III of the Servicemen's
Readjustment Act of 1944, as amended, and the
regulations promulgated thereunder.