

34755 Book 53

V-2390  
KANSAS

VA Form: Exhibit (Home Loan)  
August 1946. Law: Uniform  
Mortgage-Borrower Act  
U.G.C. (as of 1-1-46). Approved  
by F.H.C. Mortgage Co.

## SECOND MORTGAGE

THIS INDENTURE, Made this 6th day of March, 1948, by and between  
Joe H. Bales and Minnie Lee Bales, his wife  
of Lawrence, Kansas, Mortgagor, and

CAPITOL FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing  
under the laws of the United States, Mortgagee:

WITNESSETH, That the Mortgagor, for and in consideration of the sum of - - - - - Eighteen  
Hundred and no/100 - - - - - Dollars (\$ 1800.00), the receipt of which is hereby  
acknowledged, does by these presents mortgage and warrant unto the Mortgagee, its successors and assigns, forever,  
the following-described property, situated in the county of Douglas  
State of Kansas, to wit:

Beginning at a point 120 feet North and 125 feet West of the Southeast corner  
of Block 6 in South Lawrence, an Addition to the City of Lawrence; thence West  
to the East line of Kentucky Street as now extended; thence North to the North  
line of Lot 11 in said Block 6; thence East 125 feet more or less to a point due  
North of the place of beginning; thence South to the place of beginning, in the  
City of Lawrence.

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

The interest hereby conveyed is subordinate to a First Mortgage loan  
hereinafter referred to as "prior instrument" given by Joe H. Bales and Minnie Lee Bales, his wife  
to CAPITOL FEDERAL SAVINGS AND LOAN ASSOCIATION, dated March 6, 1948  
securing an indebtedness in the original principal sum of \$ 6900.00, and recorded or filed in Book \_\_\_\_\_, Page \_\_\_\_\_ of the  
Register of Deeds Office in Douglas County, Kansas. (Book and page or other  
reference number)

on \_\_\_\_\_ it is agreed that if \_\_\_\_\_ hazard insurance of such type and amount as the holder of the indebtedness secured hereby may from  
time to time require shall be maintained on the premises hereby conveyed, the same will be paid to the holder of the prior instrument. To the extent required by  
the prior instrument and while the indebtedness secured thereby remains unpaid, deposit for ground rents, taxes, assessments, and insurance may be  
made with the party secured thereby; also all insurance policies may be held by such party and loss payable clauses may reflect  
the prior interest of such party. Although the holder of the indebtedness hereby secured waives duplication of action taken to  
satisfy requirements of the prior instrument, there shall be furnished to said holder, upon request, satisfactory evidence that  
all requirements of the prior instrument have in fact been satisfied. In default in any event, or otherwise, in the prior  
instrument, the holder of the indebtedness secured hereby may pursue any and every  
covenant or agreement to such extent as said holder may determine, with resultant right of subrogation. Upon any such  
default or other default herein, said holder may declare the indebtedness hereby secured at once due and payable, may foreclose  
immediately, and may exercise any other rights hereunder or take any other proper action as by law provided. Insofar  
as the provisions of this paragraph are inconsistent with any other provisions of this instrument, this paragraph shall control.

INITIALED BY  
BORROWER FOR  
IDENTIFICATION  
*B.H.B.*  
6-48-1

together with the tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and  
profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues,  
and profits until default hereunder), and all fixtures now or hereafter attached to or used in connection with the  
premises herein described and in addition thereto the following household appliances, which are, and shall be deemed  
to be, fixtures and a part of the realty, and are a portion of the security of the indebtedness herein mentioned:

TO HAVE AND TO HOLD the above described property unto the Mortgagee, forever.

Mortgagor covenants with the Mortgagor that he is lawfully seized in fee of the premises hereby conveyed (or  
has such other estate as is stated hereinbefore), that he has good right to sell and convey the same, as aforesaid,  
and that he will warrant and defend the aforesaid title thereto against the claims and demands of all persons  
whomsoever.