

VA Form 4-6214 (Home Loan)
August 1946 Use Optional
Borrower's Receipts Act
(38 U.S.C. 694 (a)) Accept
able to FIC Mortgage Co.

38208 BOOK 95

Reg. No. 6981
Fee Paid \$4.25

V-2919
KANSAS.

SECOND MORTGAGE

THIS INDENTURE, Made this 13th day of June, 1949, by and between
George Ronald Herd and Jean S. Herd, his wife
of Lawrence, Kansas, Mortgagee, and

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

WITNESSETH, That the Mortgagee, for and in consideration of the sum of - - - - - Seventeen
Hundred and no/100 - - - - - Dollars (\$ 1700.00), 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:

The South 1/3 of Lot 10 and the North 1/3 of Lot 11, in Block 17, in Babcock's
Enlarged Addition, an Addition to the City of Lawrence, in Douglas County, Kansas.

(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 George Ronald Herd and Jean S. Herd, his wife
to CAPITOL FEDERAL SAVINGS AND LOAN ASSOCIATION dated June 13, 1949 1149
securing an indebtedness in the original principal sum of \$ 6500.00 and recorded or filed in Book Page of the
Register of Deeds Office in Douglas County, Kansas. (Check one box or other
substantive reference)

19. Hazard insurance of such type and amounts as the holder of the indebtedness secured hereby may from
time to time require, shall be continuously maintained on the improvements now or hereafter on the aforesaid premises. To the extent required by
the prior instrument and while the indebtedness secured thereby remains unpaid, deposits for ground rent, 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 fulfilled. A default in any covenant or agreement in the prior
instrument shall constitute a default herein. The holder of the indebtedness secured hereby may perform any such defaulted
covenant or agreement to such extent as said holder may determine, with resultant right of subrogation. Upon any such
default or any other default herein, said holder may declare the indebtedness hereby secured at once due and payable, may fore-
close immediately, and may exercise any other rights hereunder or take any other proper action as by law provided. Inasmuch
as the provisions of this paragraph are inconsistent with any other provisions of this instrument, this paragraph shall control.

INITIALED BY
BORROWER FOR
IDENTIFICATION
JRH

16-6000-1 0-0

together with the tenements, hereditaments and appurtenances thereunto belonging, and the rents, issues and
profits thereof (provided, however, that the Mortgagee 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.

Mortgagee covenants with the Mortgagee 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.