to protect the title or possession of said premises, including all costs; and for the repayment of all moneys so expended, together with the charges thereon as provided by the Constitution and By-Laws of the said Association, these presents shall be security.

And whereas, the said J. T. Cooper, and his wife, Dovie Cooper did on the 20 day of July 1906, make and deliver to The Farm And Home Savings And Loan Association of Missouri their note or obligation, which note is in words and figures as follows, to-wit:

Note or Obligation. Nevada, Mo., July 20, 1906.

For Value Received we promise to pay to the order of The Farm and Home Savings and Loan Association of Missouri the following sums of money, viz: The sum of three and 15/100 Dollars, the same being the monthly dues on the 3/10 share of the capital stock of said Association, represented and evidenced by the certificate thereof numbered #1617 this day pledged by us to said Association to secure a loan of Three Hundred Dollars; and the sum of One and 95/100 Dollars, the same being the interest due monthly upon said sum so borrowed by us and the sum of One and 05/100 Dollars; the same being the premium due monthly upon said sum so borrowed. And we promise to pay said Association, at its home office at Nevada, Mo., all of said sums of money, amounting in the aggregate to six and 15/100 Dollars, on the 20th day of each and every month for seventy-two months from the date of this obligation.

And we further agree, in case of default in the payment of said sums of money or any part thereof, monthly as aforesaid, to pay all fines and penalties assessed on account thereof, in accordance with the rules and regulations of said Association, and if, in case of default, the stock pledged and the security given to secure said monthly payments shall, upon the sale thereof, be insufficient to repay said Association any balance which may be due and owing on said loan we promise and agree to fully pay and discharge the same. The payment of said monthly sums of six & 15/100 Dollars for seventy two months, and all fines, penalties and other liens and charges, shall entitle each of said shares of stock to redemption by said Association at the earned value, and the said share so redeemed shall be taken and canceled by said Association in full satisfaction of this obligation and said deed of trust or mortgage given to secure the same; provided, however, that this obligation may be credited at any time with the withdrawal value of the stock carried with same, if said value is less than the debt at the time of such settlement, the difference shall be paid to said Association; if more than the debt, such excess shall be returned to the legal holder.

J. T. Cooper. (Seal)

Dovie Cooper. (Seal)

Now Therefore, If said parties of the first part shall pay the several sums of money mentioned in said note or obligation, including all dues, interest and premiums, when they shall be or become due and payable, as aforesaid, and shall faithfully perform all of the said other agreements, then these presents shall be void; otherwise the same shall be and remain in full force and effect, and this mortgage may be immediately foreclosed and enforced for the unpaid amount of the principal of said note, the unpaid interest and premium and the expenditures hereinbefore named, made by said party of the second part, to pay said taxes, repairs, assessments and insurance and to protect the title to said premises, together with the charges as provided by the By-laws of the said Association for the non-payment of said interest, premium, expenditures, and the payment of mortgages before their maturity and Thirty Dollars as attorney's fees for instituting suit upon this mortgage, also, for foreclosing the same; all of which shall be a lien upon said premises and secured by this mortgage, and included in any decree of foreclosure rendered thereon, and all rents collected by said party of the second part shall be applied on the payment of said debt. And the said parties of the first part, for said consideration, do hereby expressly waive an appraisement of said real estate, and all benefits