whereas, the said party of the second part, at the special instance and request of said parties of the first part, loaned and advanced to James Y. Brand and his wife, Lora Brand, and Stephen N. Smith, and his wife, Bessie A. Smith, the sum of Fifteen Hundred Dollars;

And Whereas, said parties of the first part agree with the said party of the second part, its successors and assigns, to pay all taxes and assessments, general and special, against said lands and improvements thereon, when due, and to keep said improvements in good repair, and to keep the buildings thereon constantly insured in such company or companies as said second party may designate, and the policy or policies of insurance constantly transferred to said party of the second part, its successors and assigns, and also to keep said lands and improvements thereon free from all statutory liens claims of every kind, and if any or either of said agreements be not performed as aforesaid, then said party of the second part, its successors or assigns, may pay such taxes and assessments and may effect such insurance for such purpose, paying the costs thereof, and may also make all needed repairs, pay off any and all statutory lien claims, and may invest such sums as may be necessary 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 shall be security.

And Whereas, The said James Y. Brand, and his wife, Lora Brand, and Stephen N Smith, and his wife, Bessie A. Smith did on the 20th 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

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 twelve and 75/100 Dollars, the same being the monthly dues on the 1½ shares of the Capital stock of said Association, represented and evidenced by the certificate thereof numbered #5777 this day pledged by us to said Association to secure a loan of Fifteen Hundred Dollars; and the sum of nine and 75/100 Dollars, the same being the interest due monthly upon said sum so borrowed by us and the sum of five and 25/100 Dollars, the same being the premium due monthly upon the 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 twenty-seven and 75/100 Dollars on the 20th day of each month for Eighty-four 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 payments of said monthly sum of twenty-seven and 75/100 Dollars for eighty-four months and all fines, penalties and other liens and charges, shall entitle each of said