of stock, and said certificate of stock is estimated to mature and reach par value in seventy-two months.

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 sum aggregating thirty dollars each and every consecutive month hereafter until the maturity of said stock, and the payment of all fines, penalties, advances, liens and other charges shall entitle all of said certificate of stock to redemption by said Association at the accredited earned value thereof, and the said shares of stock so taken and redeemed shall be taken by said Association in full satisfaction of this obligation and deed of trust or mortgage to secure the same. This obligation may be paid off at any time upon giving thirty days' written notice to the Home Office of the Association at Nevada, Mo. in which event the note or obligation may be credited on such repayment of loan with the withdrawal value of the stock carried with same.

J. Fred Wood (seal)
Frances Wood (seal)