

AND WHEREAS, The said Joe Kraus and his wife, Fannie Kraus did on the Nineteenth day of August 1922, make and deliver to the FARM AND HOME SAVINGS AND LOAN ASSOCIATION OF MISSOURI their note or obligation, which is made a part hereof, and is in words and figures as follows, towit:

COPY OF NOTE OR OBLIGATION

NEVADA, MO., August 19th 1922

FOR VALUE RECEIVED we promise to pay to the FARM AND HOME SAVINGS AND LOAN ASSOCIATION OF MISSOURI, the following sums of money, viz: The sum of Eighty Seven DOLLARS, the same being the monthly dues on the 150 shares of the capital stock of said Association, represented and evidenced by the certificate thereof numbered 99489 this day pledged by us to said Association to secure a loan of Fifteen Thousand DOLLARS; and the sum of One hundred Twelve & 50 /100 DOLLARS; the same being the interest due monthly upon said sum so borrowed by us

And we promise to pay said Association at its Home Office at Nevada, Missouri, all of said sums of money, amounting in the aggregate to One Hundred Ninety Nine and 50/100 DOLLARS, on the 20th day of each and every month, and continue such monthly payments for a term of 120 months from date hereof.

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, regulations and By-Laws 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 a ny balance which may be due and owing on said loan we promise and agree to fully pay and discharge same, If we shall fail for a period of six successive months to pay dues, interest, or other charges required by the By-Laws or shall become indebted to the Association in a sum equal to the gross amount of the dues and interest for a period of six months, then the whole of this obligation shall become due and payable and may be collected by law. The payment of said monthly sum aggregating One Hundred Ninety Nine and 50/100 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 par value thereof, and the said shares of stock evidenced by certificate No. 99489 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 day's written notice to the Home Office of the Association at Nevada, Missouri, in which event this note or obligation may be credited on such repayment of loan with the withdrawal value of the stock carried with same.

(U. S. Revenue Stamps
On Original Note).

Joe Kraus

Fannie Kraus

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 and interest, 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 the expenditures hereinbefore named, made by said part of the second part, to pay said taxes,