

COMPARED

PREPAYMENT  
PRIVILEGE.

said first parties will promptly deposit with said Bennett Mortgage Company the additional amounts necessary to meet such deficiency; and provided further that said first parties shall not be required during the last year of the indebtedness herein described to make monthly deposits on account of the final installment of the bond issue in any larger amount than the similar deposits during the last preceding year.

Section VI. Providing, there exists no default at the time the first parties shall have the right to call and redeem any or all of the bonds hereby secured on any semi annual interest payment date prior to their maturity, upon giving to the Trustee, at least sixty (60) days before the date fixed for their redemption, a written notice specifying the amount of Bonds to be redeemed and the date for the redemption thereof, and at the same time making a deposit with the said Bennett Mortgage Company of a sum of money sufficient to pay the principal of the bonds to be retired with the interest thereon to the date fixed for their redemption, income taxes and any collection fees or other charges or expenses incident to the payment thereof, plus a premium of five per cent (5%) of the par value thereof if called for payment prior to November 1, 1926; or of three per cent (3%) of the par value thereof, if called for payment on or after November 1, 1926. The bonds bearing the highest numbers shall be called first and so on down to the lowest numbers outstanding.

Upon receiving such notice (and provided said deposit has been made with the Bennett Mortgage Company), the Trustee shall, at the expense of the first parties, cause to be published at least four(4) times within said sixty (60) days' period in some daily newspaper published in the City of St. Louis, Missouri, a notice of the redemption of said Bonds, specifying the numbers of the bonds to be redeemed and the date and place for their redemption--which place shall be the office of the Bennett Mortgage Company, where said Bonds are made payable. Interest on all bonds called shall cease from the date so fixed for their redemption, whether then presented or not, provided sufficient funds shall have been deposited and proper notice has been published as above specified. The Bonds so called shall be presented by the holders thereof at the office of the Bennett Mortgage Company with all unmatured interest coupons thereto belonging, and upon such presentation the said Company shall, out of the funds so deposited with it, pay said Bonds with interest thereon, together with the agreed premium of five per cent (5%) or three percent (3%) as the case may be, as well as any income tax, collection fees or expenses incident thereto and said bonds shall thereupon be cancelled and surrendered to first parties in the same way that maturing bonds are cancelled and surrendered.

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Section VII. If the Trustee, the Bennett Mortgage Company, or the legal holder or holders of said Bonds, or any of them, as they are hereby expressly authorized in their discretion to do, advance any money for the purpose of making payments, or performing or securing