

of any exemptions under the Homestead  
Exemption laws, and is identified by the sig-  
nature of the second party in the margin,  
and also provided that the sums due there-  
under, except the final installment, shall be  
paid as and when due to The Industrial Bank  
of Richmond in exchange for its receipt and  
certificate that a paper credit has been placed  
on the note by its holder and without any  
exhibit of said note.

and numbered respectively "Division No. 1" or "Division No. 2"....."

AND WHEREAS, the Mortgage and Mortgage as hereby made that the same shall bear interest before maturity at the rate of.....

per centum per annum, as is provided by the rules of the articles and by statute that follows: