

and interest due thereon, when collected, if after maturity it be placed in the hands of an attorney for collection, and contains a waiver of presentment, protest and notice of dishonor, and a waiver of the benefit of any exemptions under the Homestead Exemption laws, and is identified by the signature of the second party in the margin, and also provides that the sums due thereunder, 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 proper credit has been placed on the note by its holder and without any exhibit of said note.