

This form is used in connection with mortgages insured under Sections 203, 222 and "individual mortgages" under Sections 213, 220, 221, 233, 809 and 810 of the National Housing Act.

MORTGAGE NOTE

FHA CASE NO.

PAID
MODERN CREDIT COMPANY, INC.

Montgomery, Alabama.
July 24, 19 70

\$ 1091.52

FOR VALUE RECEIVED, the undersigned jointly and severally promise(s) to pay to
Modern Credit Company

or order, the principal sum of one thousand ninety one and 52/100
Dollars (\$ 1091.52) with interest from date, at the rate of
per centum (8 %) per annum on the unpaid balance until paid. The said principal
and interest shall be payable at the office of Modern Credit Company
in Montgomery, Alabama
or at such other place as the holder may designate in writing, in monthly installments of 36
Dollars (\$ 30.32),
commencing on the ²⁴ first day of August, 19 70, and on the ~~first~~ day of each month there-
after until the principal and interest are fully paid, except that the final payment of principal and inter-
est, if not sooner paid, shall be due and payable on the ~~first~~ day of July 24, 19 73.
24

If default be made in the payment of any installment under this note, and if the default is not made
good prior to the due date of the next such installment, the entire principal sum and accrued interest shall
at once become due and payable without notice at the option of the holder of this note. Failure to exer-
cise this option shall not constitute a waiver of the right to exercise the same in the event of any sub-
sequent default. In the event of default in the making of any payments herein provided and in the event
the whole of said debt is declared to be due, interest shall accrue thereafter at the rate stated above.

Presentment, protest and notice are hereby waived. The drawers and endorsers of this note also
waive the benefit of any homestead, exemption, valuation or appraisal laws as to this debt, and agree
to pay all costs of collecting or securing or attempting to collect or to secure this note, including a rea-
sonable attorney's fee.

W. H. Leubford *x Bilas Jones*
W. H. Leubford *✓ Mitchel E. Jones*

1. The first step in the process is to identify the problem or issue that needs to be addressed. This involves gathering information and understanding the context of the problem.

1991

yourself, I have no idea.

[illegible]

1. The first part of the report is a general statement of the purpose of the study and the scope of the work. It is followed by a brief review of the literature on the subject.

[Signature]

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