

D. UNIFORM SECURITY INSTRUMENT, GENERAL MORTGAGE SECURITY

Uniform Covenant 14 of the Security Instrument is intended to read as follows:

15. Uniform Security Instrument, General Mortgage Security. This form of Security Instrument combines uniform provisions for national use and nonuniform provisions with limited variations in jurisdiction to constitute a uniform security instrument covering real property. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note and shall be given effect without the conflicting provision, and to this end the provisions of this Security Instrument and the Note are intended to be severable.

E. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Uniform Covenant 17 of the Security Instrument is intended to read as follows:

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the property or an interest therein is sold or transferred by Borrower, or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person or persons but is a corporation, partnership, trust or other legal entity) without Lender's prior written consent, existing at the creation of a lien or encumbrance subordinate to the Security Instrument which does not relate to a transfer of rights of ownership in the property, (b) the creation of a purchase money security interest for household appliances, or a transfer by devise, descent or by operation of law upon the death of a joint tenant or of the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Security Instrument to be immediately due and payable.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower does not pay such sums prior to the expiration of such period, Lender, without further notice or demand on Borrower, may do any remedies permitted by paragraph 13 hereof.

Lender may consent to a sale or transfer of (1) Borrower causes to be submitted to Lender information required by Lender to evaluate the transferee; (2) Lender reasonably determines that Lender's security will not be impaired and that the sale or transfer of any covenant or agreement in this Security Instrument is acceptable; (3) interest is payable on the sums secured by this Security Instrument at a rate acceptable to Lender; (4) changes in the terms of the Note and this Security Instrument required by Lender are made, including, for example, possible adjustment in the interest rate, a different final payment date for the loan, and addition of unpaid interest to principal; and (5) the transferee signs an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument, as required if required by Lender. To the extent permitted by applicable law, Lender may also charge a reasonable fee, as a condition to Lender's consent to any sale or transfer.

Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

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