

3. UNIFORM SECURITY INSTRUMENT (UNIFORM) (Article 9)

Uniform Article 9 of the Security Instrument is hereby incorporated as follows:

15. Uniform Security Instrument: General and Applicability. This form of Security Instrument combines uniform provisions in national use and uniform provisions with limited variations by 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 which can be given effect without the conflicting provision, and to the extent the provisions of this Security Instrument and the Note are so affected, they are severable.

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

Uniform Article 17 of the Security Instrument is hereby incorporated 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, excluding (a) 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, and a transfer by devise, descent or by operation of law upon the death of a joint tenant or all 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 secured hereon. If Borrower fails to do so, Lender may, prior to the expiration of such period, take any action permitted by paragraph 15 hereof.

Lender may consent to a sale or transfer of all or part of the property or a beneficial interest in Borrower if Lender is satisfied that Lender's security will not be impaired and that the proceeds of a sale or agreement or agreement in this Security Instrument will be applied to the interest is payable on the sums secured by this Security Instrument at a rate acceptable to Lender. Such changes at the terms of the Note and this Security Instrument required by Lender may include, including, for example, periodic adjustment of the interest rate, a different final payment date for the loan, and addition of unpaid interest to principal. If 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 a condition required by Lender. To the extent permitted by applicable law, Lender may 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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ST. LOUIS, MO.
JULY 1, 1961
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