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IS THE NEXT PAYMENT ON YOUR LAND DUE OR FAST APPROACHING? ARE YOU IN DANGER OF LOSING ALL YOU HAVE ON ACCOUNT OF INABILITY TO PAY YOUR OBLIGATIONS? ARE YOU PAYING AN EXCESSIVE RATE OF INTEREST ON YOUR INDEBTNESS?

The Martin County unit of the North Carolina Joint Stock Land Bank of Durham, North Carolina, is now organized and has immediately available for loans on farm lands in Martin County \$400,-000.00. This is a local organization in charge of local men, operating through the North Carolina Joint Stock Land Bank.

Appraiser for Martin County is in the field making appraisals for prompt closing of loans. Loans can be secured on farm land whether or not the owner resides on the farm and is an actual farmer. Applications received for amounts of \$1,000.00 to \$50,000.00, payable on the government amortization plan at 6 per cent interest, which means that the borrower pays \$35.00 semi-annually on the \$1,000.00, which is 6 per cent interest and 1 per cent of the principal, which retires the loan in about thirty three years.

The purpose and desire of the organizers of this bank are to eliminate the delays and dissatisfaction encountered in procuring a loan on real estate and to eliminate the red tape and reduce the expense of the borrower. Loans are made under the supervision of the local Board of Directors of Martin County Unit.

The Bank is organized under the auspices of the N. C. S. & Trust Co., of Williamston, N. C., and full information as tofull details concerning these loans may be secured by seeing any member of the Board of Directors of the Martin County Unit of the North Carolina Joint Stock Land Bank, which is composed as follows:

J. G. GODARD, Chairman; Pres. Martin County Savings & Trust Co.; C. D. CARSTARPHEN, Vice Pres. of Farmers & Merchants Bank, Treas. of Martin County; DR. J. E. SMITHWICK, Pres. of Bank of Jamesville; W. W. WALTERS, Produce Broker; D. G. MATHEWS, Merchant; H. S. EVERETT, President of Bank of Oak City; J.T. STOKES, Vice Pres. of Parmele Banking & Trust Co.

MARTIN COUNTY U NORTH CAROLINA JOINT STOCK LAND BANK

MARTIN COUNTY SAVINGS & TRUST COMPANY, WILLIAMSTON, N. C., Designated Depository