

EXHIBIT "A" attached to and made a part of Mortgage dated November 15, 1965 from Ridge House, Inc., to The First National Bank of Kansas City.

PROMISSORY NOTE

\$1,000,000.00

For value received the undersigned, **RIDGE HOUSE, INC.,** a Kansas corporation, **ALLEN L. MOORE, MARK Q. MOORE and HOWARD B. CONKEY, JR.** Dated: November 15, 1965 hereby jointly

and severally promise to pay to the order of **THE FIRST NATIONAL BANK OF KANSAS CITY,** at Kansas City, Missouri, or at such other place or to such other party or parties as the holder of this note may from time to time designate, the principal sum of **ONE MILLION AND NO/100 DOLLARS (\$1,000,000.00)**.

or so much thereof as may be advanced, with interest thereon computed from date of each advance at the rate of **six (6) per centum per annum**, interest only to be payable on the first day of each month to and including **November 1, 1966**. Thereafter, interest shall be computed at the rate of **six (6) per centum per annum** upon all principal remaining from time to time unpaid, and principal and interest shall be paid in installments of **\$7,590.00** each on **December 1, 1966** and on the first day of each month thereafter until **November 1, 1984**, when the balance of principal then remaining unpaid with interest shall be due and payable.

Provided, however, that in the event this note and the other instruments now or hereafter evidencing or securing the indebtedness evidenced hereby or thereby have not been purchased by John Hancock Mutual Life Insurance Company, on or before **November 29, 1966** or within such additional period as the holder and John Hancock Mutual Life Insurance Company may agree upon, the principal sum and all accrued interest shall, at the option of the holder, become due and payable.

Provided, also, however, that if John Hancock Mutual Life Insurance Company shall purchase this note and the other instruments now or hereafter evidencing or securing the indebtedness evidenced hereby and if at the time of such purchase the undersigned shall have fully complied with the conditions of the permanent loan commitment issued by John Hancock Mutual Life Insurance Company dated **September 22, 1965**, or as the same may be modified or amended, and with all other conditions concerning said loan by the undersigned to be performed, with all of which conditions the undersigned do specifically hereby promise and agree to comply, then intent of paying interest and principal as aforesaid, the undersigned shall, on the date of such purchase, pay to the seller of this note all interest then due and accrued hereunder and to John Hancock Mutual Life Insurance Company interest at the rate of **six (6) per centum per annum** in advance to the first day of the month next ensuing and thereafter shall pay to the order of John Hancock Mutual Life Insurance Company on the first day of each month principal and interest thereon at the rate of **six (6) per centum per annum** in installments of **\$7,170.00** each for **240** months; provided, however, that the last of said payments shall be in the full amount of the balance of principal and interest then remaining unpaid.

Provided further, however, that if the undersigned shall not have so complied with all of the conditions of said permanent loan commitment and with all of said other conditions by the undersigned to be performed and John Hancock Mutual Life Insurance Company shall nevertheless complete said purchase, then John Hancock Mutual Life Insurance Company may elect whether to have interest and principal payable as first herein agreed upon or according to the terms of the next preceding paragraph without, however, in either event, releasing or waiving its right to consider the loan to be in default.

In the event John Hancock Mutual Life Insurance Company shall complete said purchase and at that time the undersigned shall have complied with all conditions as aforesaid, then the undersigned reserve the privilege of prepaying the full balance of principal on any installment due date after **ten** years from the first day of the month following said purchase subject to giving not less than thirty nor more than ninety days' written notice and to payment of a premium computed upon the balance of principal then outstanding of **1%**. ~~if prepaid during the first year the interest~~
~~privilege is operative and premium to reduce at the rate of~~ ~~each year thereafter.~~

Also, in the event John Hancock Mutual Life Insurance Company shall complete said purchase and at that time the undersigned shall have complied with all conditions as aforesaid, then, in addition to required payments on account of principal, the further privilege is reserved of prepaying, on any interest date, an amount equal to the principal portion of one or more next successively ensuing installments not, however, to exceed \$100,000 in any twelve consecutive months; this further privilege not to be cumulative; provided, however, that in the event any amounts are prepaid under this further privilege during a twelve-month period preceding a full prepayment under the first privilege reserved above, then the premium to be paid upon such full prepayment shall be computed upon the sum of the balance of principal then outstanding and other amounts prepaid under this further privilege during such preceding twelve months.