to approval of second party) and he will continue and maintain such insurance without intermission so long as the note hereby secured remains unpaid, and shall deliver the policy or policies properly assigned or pledged to said second party and in the event of loss said second party shall have power to collect such policy or policies and apply the proceeds thereof to the payment of the debt herein secured; that if the maker of the note hereby secured shall fail to pay either principal or interest within thirty days after due, or shall fail to perform any of the covenants herein stipulated, the note herein secured may thereupon at the option of the holder and his option only without notice be declared due and payable and this mortgage may thereupon be foreclosed; that in case of default in the performance of any covenant herein stipulated he will pay interest on the note herein secured at the rate of 10 per cent per annum from date thereof until the final payment; that he hereby waives all benefit of the stay valuation and appraisement laws of the State of Oklahoma

Signed this 11th day of January A.D. 1908

In presence of
C.D. Coggeshall

Mary E. Lear
John W. Lear

State of Oklahoma }
Tulsa County } ss

Before me, a Notary Public in and for said County and State, on this 13th day of January 1908 personally appeared Mary E. Lear and John W. Lear her husband to me known to be the identical persons who executed the within and foregoing instrument and acknowledged to me that they executed the same as their free and voluntary act and deed for the uses and purposes therein set forth. (Seal)

C.D. Coggeshall
Notary Public.

My commission expires May 14 1911.

Residence Tulsa, Oklahoma

Filed for record Jan. 13 1908 at 2 o'clock P.M.

(Seal) H. C. Walkley
Reg. of Deeds