cent per annum and the first parties assume all responsibility of proofs and care and expense of collecting said insurance if loss occurs.

Third: The said parties of the first part agree to keep all buildings, fences and improvements on said land in as good repair as they now are, and to not commit or allow any waste on said premises.

Fourth: In case of default in any of the covenants hereof, the rents and profits of said premises are pledged to the holder hereof, as additional collateral security for the payment of the moneys herein mentioned, and the holder is entitled to the possession thereof by receiver or otherwise.

Fifth: Said parties of the first part agree that if the maker of said notes shall fail to pay the principal or interest of said notes or any part thereof as the same become due or any of the taxes, assessments or insurance premiums as they become due or to comply with any of the foregoing covenants, the whole sum of money hereby secured shall at the option of the holder hereof become due and payable at once and without notice.

The said parties of the first part shall pay all expenses of collecting the insurance, and in the event action is brought to foreclose this mortgage or recover on the insurance policy a reasonable attorney's fee of not less than - Dollars shall be added, which this mortgage also secures.

And that the said parties of the first part, for said consideration do hereby expressly waive an appraisement of said real estate and all benefit of the homestead exemption and stay laws of the State of Oklahoma.

The foregoing conditions being performed, this conveyance to be void; otherwise of full force and virtue.

In Testimony Whereof, The said parties of the first