

said real estate before same become delinquent; that he will at once without delay cause the buildings upon said premises, ^{situated} to be insured or reinsured against loss by fire in amount of \$1500. (the insurance company or companies to be subject 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 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 ~~Kansas~~ Oklahoma. Signed this 11th day of January A.D., 1908.

W. L. Dickey

In presence of
to H. Coggeshall

May W. Dickey