

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 party of the first part, shall pay all expense of collecting the insurance, and in the event action is brought to foreclose the mortgage or recover on the insurance policy, a reasonable attorney fee of not less than twenty dollars shall be added, which the mortgagee also receives.

And that the said party of the first part, for said consideration, does hereby expressly waive an appraisal 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 party of the first part has hereunto subscribed his name and affixed his seal on the day and year first above mentioned. Witness my hand and delivered in the presence of.

John Oliver

State of Oklahoma }
Tulsa County } ss

Before me, Samuel P. Thompson, in and for said County and State, on this 29. day of Jan. 1908 personally appeared John Oliver, and to me known to be the identical person who executed the within and foregoing instrument, and acknowledged to me that he executed the same as his free and voluntary act and deed, for the