

that if the maker of said note shall fail to pay the principal or interest of said note or any part thereof, as the same become due on any of the dates, anniversaries 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 fee of not less than twenty-five dollars shall be added, which this mortgage also covenants that the said parties of the first part, for said covenant aforesaid, hereby agree to pay, and in default of said default to pay all the cost and charges of the foreclosing action and attorney's fees of the State of Oklahoma.

The foregoing conditions being performed, their covenances to be void, otherwise of full force and effect. And Testimony - in witness whereof, the said parties of the first part have hereunto subscribed their names and affixed their seal on the day and

year first above mentioned.

Specified and delivered in

the presence of

R. E. Lynch.

Witness

W. M. Higgins.

Marie J. Higgins.