Now therefore, if said parties of the first part shall pay the several sums of money mentioned in said note or obligation, including all dues, interest and premium, when they shall be or become due and payable, as aforesaid, and shall faithfully perform all of the said other agreements, then these presents shall be void; otherwise, the same shall be and remain in full force and effect, and this mortgage may be immediately foreclosed and enforced for the unpaid amount of the principal of said note, the unpaid interest and premium, and the expenditures hereinbefore named, made by said party of the second part, to pay said taxes, assessments and insurance, and to protect the title to said premises, together with the charges as provided by the By-laws of the said Association, for the non-payment of said interest, premiums, expenditures, and the payment of mortgages before their maturity, and one hundred and fifty dollars as attorney's fee for instituting suit upon this mortgage, also for foreclosing the same; all of which shall be a lien upon said premises and secured by this mortgage and included in any decree of foreclosure rendered thereon, and all rents collected by said party of the second part shall be applied on the payment of said debt. And the said parties of the first part, for said consideration, do hereby expressly waive an appraisement of said real estate and all benefits of the homestead exemption and stay laws of the State of Oklahoma.

It is understood and agreed, by and between