

all fines, penalties, advances, liens and other charges shall entitle all of said certificate of stock to redemption by said Association at the accredited earned value thereof, and the said ^{share} of stock so taken and redeemed shall be taken by said association in full satisfaction of this obligation and deed of trust or mortgage to secure the same.

This obligation may be paid off any any time upon giving thirty days' written notice to the Home Office of the Association at Nevada, Mo. in which event this note or obligation may be credited on such repayment of loan with the withdrawal value of the stock carried with same.

J.O. Phillips Seal

NOW THEREFORE, If said parties of the first x Eliza Phillips Seal

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 ~~obligations~~ 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 herein before named, made by said party of the second part, to pay said taxes, assessments and insurance and to protect to 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 ~~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 Dollars as attorney's fees for instituting suit upon this mortgage; also for foreclosing the same all of which shall be 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 appraisalment 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 the parties hereto, that this entire contract, and each and every part thereof, is made and entered into in accordance with the by-laws of the Farm and Home ~~Savings~~ ^{and} Loan Association of Missouri and the laws of the State of Missouri, ^{and} in construing this contract by the By-laws of said Association and the laws of the State of Missouri are to govern.

In witness whereof, The said parties of the first part have hereunto set their hands and seals the day and year first above written.

J.O. Phillips Seal

Eliza Phillips Seal

ACKNOWLEDGEMENT.

State of Arkansas)
County of Washington) SS

Before me, a Notary Public in and for the County of Washington and State of Arkansas on this 28th day of August 1908 personally appeared J.O. Phillips and Eliza Phillips his wife to me known to be the identical persons who executed the within and foregoing instrument and acknowledged to me that they executed the same as their