the above covenant to insure and keep insured the said buildings, then and in such case it shall be lawful for the said party of the second part, his successors and assigns with out prejudice to any rights he might otherwise have by virtue of these presents, to effect such insurance, and the premium or premiums paid therefor shall be a lien on the premises aboved described, added to the amount secured by these presents, and shall be payable on demand with interest at ten (10) per cent per annum.

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AND IT IS ALSO AFREED, That should any default be made in such payment of the taxes and assessments as above provided, or any part thereof, then and in such case it shall be lawful for the party of the second part his successors and assigns without prejudice to any rights which he might otherwise have by virtue of these presents, to pay and discharge said taxes or assessments and the money thus said shall be a lien on said premises added to the amount secured by these presents, and shall be payable on demand with interest at ten (10) per cent per annum.

AND IT IS ALSO AGREED, That shoul any default be made in the payment of any of the items mention of it is mortgage on the day when the same are made payable by this mortgage or said note, or should said first parties fail or neglect to pay or cause to be paid all taxes, assessments or public rates levied upon said premises when the same become due and payable under the laws of Oklahoma or sall allow or permit any legal or equitable liens to stand or to be placed against the premises herein conveyed, that will in any manner effect or weaken the security herein intended as to

be, or shall commit waste on said premises or do any act whereby the property herein conveyed is made less valuable, or shall fail well and truly to keep and perform each and all of the covenants, expressed or implied herein contained, or either or any of them, then, upon the happening of any of the above contingencies, the whole amount herein secured shall become due and payable at once without notice if said accord party so elect anything hereinbefore contained or contained in said note to the contrary thereof in any wise notwithstanding.

AND IT IS FURTHER EXPRESSIY AGREED: That as often as any proceeding is taken to foreclose this mortgage said first parties shall pay said second party his successors or assigns a sum equal to ten percent of the total amount due on said note an this mortgage as Attorney's feex for such foreclosure in addition to all other legal costs, and that such attorney's fee shall be a lien upon the land above described and a part of the debt secured by this mortgage. Appraisement of said premises is hereby waived or not at the option of the part of the second part.

WITNESS our hands : the day and year first herein above written.

Lizzie Gilcrease William L . Gilcrease. ()

ACKNOWLEDGMENT.

STATE OF OKLAHOMA )
COUNTY OF TULSA )

Before me, Henry Hornecker, a Notary Public in and for said County and State on this day of September 1908 personally appeared Lizzie Gilofease and William L

Gilcrease to me known to be the identical persons who executed the within and foregoing

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