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 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 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.

Maurice A. DeVinna (Seal)

Ella M. DeVinna (Seal)

Acknowledgement.

State of Oklahoma }
County of Tulsa } ss.

Before me, a Notary Public in and for the County of Tulsa and State of Oklahoma, on this 20th day of April 1908,