

and tornadoes, each in the sum of-----Dollars, and maintain the same during the life of this mortgage for the benefit of the mortgagee or their assigns, and made payable to the mortgagee or assigns as his or their interest may appear.

Second, That the first parties will pay all taxes and assessments, whether general or special, lawfully levied or assessed on said premises before the same become delinquent.

Third. That the said first parties will keep and maintain all improvements on the premises in good condition; commit or suffer no waste thereon, and not allow said premises to become in a dilapidated condition.

Fourth. Upon any breach of the first, second or third special covenants of this mortgage hereinbefore enumerated, as well as for the failure to pay any part of the indebtedness hereby secured, either principal or interest, at the time the same become due, the holder of this mortgage may declare the entire sum or sums secured hereby due and payable, without notice and shall be entitled to a foreclosure of this mortgage for the satisfaction thereof.

Fifth. In case of default in payment of any insurance premium, taxes or assessments, the holder of this mortgage may pay and discharge the same, and all such sums so paid shall be secured by the lien of this mortgage and draw, interest at the rate of ten per cent per annum, provided that such payments by the mortgagee shall not operate as a waiver of the right to foreclose the mortgage under the provisions of the fourth special covenant hereinbefore set out.

Sixth. Upon any default entitling the holder hereof to a foreclosure and if the indebtedness secured by this mortgage shall be collected by an attorney or through proceedings in any County, State or Federal Court, an additional sum of ten per cent of the amount due shall be recovered as attorney's fees and shall be included in any judgment or decree of foreclosure as a part of the indebtedness secured by this mortgage.

Seventh. Parties of the first part, for said consideration do hereby expressly waive appraisement of said real estate and all benefits of the homestead, exemption and stay laws in Oklahoma.

Dated this 10th day of August, 1922.

J. H. Smith.

Clara T. Smith.

State of Oklahoma) ss.
Tulsa County)

Before me, C. E. Dickson, a Notary Public
in and for said County and State, on this 12th
day of August 1922, personally appeared J. H. Smith and Clara T. Smith his wife, to me
known to be the identical person who executed the within and foregoing instrument, and
acknowledged to me that they executed the same as their free and voluntary act and deed
for the uses and purposes therein set forth.

Witness my hand and official seal, the day and year above set forth.

(Seal) C. E. Dickson, Notary Public.

My commission expires March 15th 1926.

Filed for record in Tulsa County, Tulsa, Oklahoma, Aug. 15, 1922 at 10:40 O'clock A.M.

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By F. Delman, Deputy.

(Seal)

O. D. Lawson, County Clerk.