

## MORTGAGE RECORD NO. 413

BLACK MTG. CO. TULSA, OKLA.

215799 C.M.J.

FROM **COMPARED**TO  
UNITED SAVINGS & LOAN ASSOCIATION  
TULSA, OKLAHOMA

STATE OF OKLAHOMA, Tulsa County, SS.

This instrument was filed for record on the 7 day  
of Dec. A. D. 1922 at 4:20  
o'clock P. M. and duly recorded in book 413 on page 278(SEAL) O. D. Lawson  
County Clerk

By F. Delman, Deputy.

Fees, \$.

## KNOW ALL MEN BY THESE PRESENTS:

That T. C. Smith and Ona Smith, his wife,

of Tulsa, Tulsa County, in the State of Oklahoma, part 108 of the first part, have mortgaged and hereby mortgage to the  
UNITED SAVINGS & LOAN ASSOCIATION, of Tulsa, Oklahoma, a corporation duly organized and doing business under the statutes of the State of Oklahoma,  
party of the second part, the following described real estate and premises situated in Tulsa County, State of Oklahoma, to-wit:

The East Fifty (50) feet of the South One Hundred and  
Fifty (150) feet of Lot Four (4) in Block Eight (8)  
in Highlands Addition to the city of Tulsa, Oklahoma,  
according to the recorded official plat thereof,

with all the improvements thereon and appurtenances thereunto belonging, and warrant the title to the same and waive the appraisalment, and all homestead exemptions  
Also, 16 shares of stock of said Association, Certificate No. 1115 Class B.

This mortgage is given in consideration of Sixteen Hundred Dollars, the receipt of which is hereby acknowledged,  
and for the purpose of securing payment of the monthly sum, fines and other items hereinafter specified, and the performance of the covenants hereinafter contained.

And the said mortgagor, S. for themselves and for their heirs, executors and administrators, hereby covenant with said mortgagee, its  
successors and assigns, as follows:

FIRST. Said mortgagor S. being the owner of 16 shares of stock of the said UNITED SAVINGS & LOAN ASSOCIATION, and having  
borrowed of said Association, in pursuance of its by-laws, the money secured by this mortgage, will do all things which the by-laws of said Association require share-  
holders and borrowers to do, and will pay to said Association on said stock and loan the sum of Fifty dollars and NO cents (\$50.00) per month, on or before the 20th day of each and every month, until said stock shall mature as provided in said by-laws, provided  
that said indebtedness shall be discharged by the cancellation of said stock at maturity, and will also pay all fines that may be legally assessed against them  
under said by-laws or under any amendments that may be made thereto, according to the terms of said by-laws or under any amendments that may be made thereto,  
according to the terms of said by-laws and a certain non-negotiable note bearing even date herewith, executed by said mortgagor S.

SECOND. That said mortgagor S. within forty days after the same become due and payable, will pay all taxes and assessments which shall be levied upon  
said lands, or upon, or on account of, this mortgage or the indebtedness secured thereby, or upon the interest or estate in said lands created or represented by this mort-  
gage, or by said indebtedness, whether levied against the said mortgagor S. their legal representatives or assigns, or otherwise, and will pay any and all labor  
or material liens, whether created before or after this date, that are lawfully charged against said premises; and said mortgagor S. hereby waive any and all claim or  
right against said mortgagee, its successors or assigns, to any payment or rebate on, or offset against, the interest or principal or premium of said mortgage debt, by  
reason of the payment of any of the aforesaid taxes, assessments, labor or material liens.

THIRD. That the said mortgagor S. will also keep all buildings erected and to be erected upon said lands insured against loss and damage by tornado and fire  
with insurers approved by the mortgagee in the sum of Sixteen Hundred dollars, as a further security to said mortgage  
debt, and assign and deliver to the mortgagee all insurance upon said property.

FOURTH. If said mortgagor S. make default in the payment of any of the aforesaid taxes or assessments, or in procuring and maintaining insurance as above  
covenanted, said mortgagee, its successors or assigns may pay such taxes, effect such insurance, pay said liens, and the sums so paid shall be further lien on said premises  
under this mortgage, payable forthwith, with interest at the rate of ten per cent per annum.

FIFTH. Should default be made in the payment of said monthly sums, or any of said fines, or taxes, or insurance premiums, or any part thereof, when the same  
are payable as provided in this mortgage and in said note and said by-laws, and should the same, or any part thereof remain unpaid for the period of three  
months, then the aforesaid principal sum of Sixteen Hundred DOLLARS,  
with arrearages thereon, and all penalties, taxes and insurance premiums, shall, at the option of said mortgagee, or of its successors or assigns, become payable immediat-  
ly thereafter, anything hereinbefore contained to the contrary thereof notwithstanding. In the event of legal proceedings to foreclose this mortgage, the indebtedness  
thereby secured shall bear interest from the filing of such foreclosure proceedings at the rate of ten per cent per annum in lieu of the further payments of monthly install-  
ments.

SIXTH. The said mortgagors shall pay to the said mortgagee or to its successors or assigns, the sum of One Hundred & Sixty DOLLARS,  
as a reasonable attorney's fee in addition to all other legal costs, as often as any legal proceedings are taken to foreclose this mortgage for default in any of its covenants,  
or as often as the said mortgagors or mortgagees may be made defendant in any suit affecting the title of said property, which sum shall be an additional lien on said  
premises and shall become due upon the filing of petition or cross-petition of foreclosure.

SEVENTH. As further security for the indebtedness above recited the mortgagor hereby assigns the rentals of the above property mortgaged to the mortgagee  
and in case of default in the payment of any monthly installment the mortgagee or legal representative may collect said rents and credit the sum collected less cost of  
collection, upon said indebtedness, and these promises may be enforced by the appointment of a Receiver by the Court.

IN WITNESS WHEREOF, The said mortgagor S. ha. hereunto set their hand S. on the  
1st day of December A. D. 1922

T. C. Smith

Ona Smith

STATE OF OKLAHOMA Tulsa County, SS.

Before me A. V. Long, a Notary Public in and for said County and State, on this

7th day of December 1922, personally appeared

T. C. Smith and Ona Smith, his wife,

to me known to be the identical person S. 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.

IN WITNESS WHEREOF, I have hereunto set my hand and notarial seal on the date above mentioned.

A. V. Long,

Notary Public

My commission expires on the 1st day of May, 1926.

## TREASURER'S ENDORSEMENT

I hereby certify that I received \$ 160 and issued receipt No. 6609 therefor in payment of  
mortgage tax on the within mortgage.

Dated this 7 day of Dec 1922

Wayne L. Richey County Treasurer

By R. W. Deputy.