receipt whereof is hereby acknowledged, has granted, bargained and sold, and by these presents does grant, bargain, sell, convey and confirm to and unto the said party of the second part, and to his heirs and assigns, forever, all of the following tract, piece or parcel of land lying and being situate in the County of Tulsa and State of Oklahoma, to-wit:

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That portion of Lot Two (2), in block Six (6), Oakdale Suburb Addition to the City of Tulsa, Oklahoma, described as follows: Beginning at a point Five (5) Feet East of the North-west Corner of Lot Two (2), Block Six (6) Oakdale Suburb Addition to the City of Tulsa, thence south One Hundred Forty (140) feet, thence East Forty (40) Feet, thence North One Hundred Forty (140) Feet, thence West Forty (40) Feet, to the Recorded Plat

TO HAVE AND TO Hold the same, with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining; and all rights of homestead exemption, unto the said party of the second part, and to his heirs and assigns, forever. And the said party of the first part does hereby covenant and agree that at the delivery hereof she is the lawful owner of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of and from all encumbrance, and that she will warrant and defend the same to the said party of the second part, his heirs and assigns, forever, against the lawful claims of all persons whomsoever.

PROVIDED ALWAYS, and this instrument is made, executed and delivered upon the following conditions, to-wit:

FIRST: Said party of the first part is justly indebted to the said party of the second part in the principal sum of Five Thousand Dollars (\$5,000.00), in lawful money of the United States, being for a loan thereof made by the said party of the second part to the said party of the first part, and payable according to the tenor and effect of four certain promissory notes of even date herewith, made, executed and delivered by the said party of the first part to the order of Ora A. Keithly, payable to the Bank of O'Fallon, O'Fallon, Missouri, as follows, to-wit: One note for Five Hundred Dollars (\$500.00) due August 1, 1923; one note for Five Hundred Dollars (\$500.00) due August 1, 1924; one note for Five Hundred Dollars (\$500.00) due August 1, 1925; and one note for Thirty-five Hundred Dollars (\$3500.00) due August 1, 1926, each of said notes bearing interest from date until maturity at the rate of eight (8) per centum per annum, payable semi-annually on the 17th days of February and August in each year, and ten per centum per annum after maturity, the instalments of interest being further evidenced by coupons attached to said principal notes, of even date herewith, and payable to the order of Ora A. Keithly.

SECUND: Said party of the first part agrees to pay all taxes and assessments on said lands and premises when the same are due, and to keep all buildings and improvements now on or hereafter erected on said lands insured in some responsible fire and tornado insurance company, to the datisfaction of the holder hereof, in the sum of Five thousand Dollars (\$5,000.00), the policy to be made to the holder hereof as additional security to this loan; and if the taxes or insurance premiums are not paid by the party of the first part when due, the holder hereof may pay the same and this mortgage shall be security also for such payments, with interest at the rate of ten per centum per annum, and the party of the first part shall assume all responsibility of proofs and care and expense of collecting said insurance if loss occurs.