

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, expenditures, and the payment of all prior liens and incumbrances on said premises, and Fifteen Hundred DOLLARS, together with reasonable abstractor's fee for extending abstract; 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. In event of legal proceedings to foreclose this mortgage the indebtedness thereby secured shall bear interest from date of default at the rate of 9 per cent per annum in lieu of further monthly installments, and the shares of stock above referred to shall be cancelled and the surrender value thereof, as provided in the By-Laws of said Association, as of the date of the first default, shall be applied in reduction of the sums due on this mortgage. And the said parties of the first part, for said consideration, do hereby expressly waive an appraisal 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.

Joe Kraus

Fannie Kraus

ACKNOWLEDGMENT

STATE OF OKLAHOMA,)
County of Tulsa) ss.

Before me, a Notary Public, in and for said county of Tulsa and State of Oklahoma, on this 19th day of August 1922, personally appeared Joe Kraus and Fannie Kraus his wife, to me known to be the identical persons 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 affixed my official seal at my office in the County of Tulsa and State of Oklahoma, this 19th day of August 1922.

My commission as Notary Public expires on the 10th day of May 1926.

J. W. Hamel,

(SEAL)

Notary Public Tulsa County, State of
Oklahoma

Filed for record in Tulsa County, Tulsa Oklahoma, Aug 25, 1922 at 4:45 o'clock P.M.
in Book 417, page 51

By F. E. Dickson, Deputy

(SEAL)

O. D. Lawson, County Clerk