

of said note either to the makers or to any other person, or taking of other or additional security for payment thereof, or waiver of or failure to exercise any right to mature the whole debt under any covenant or stipulation herein contained shall not in any wise affect this mortgage nor the rights of the mortgagee hereunder, not operate as a release from any personal liability upon said note, nor under any covenant or stipulation herein contained. And further, the mortgagors do hereby expressly covenant, stipulate and agree as follows:

First:- To pay the above recited debt and interest thereon when and as the same shall become due whether in course or under any covenant or stipulation herein contained.

Second:- Until said debt and all other sums hereby secured are fully paid, to keep the buildings and improvements on said premises constantly insured against loss by fire, lightning and windstorm, in Companies satisfactory to the mortgagee, for at least Twenty thousand dollars, and all policies of insurance of whatsoever nature and whatsoever amount taken out on the same constantly assigned and pledged to and deposited with the mortgagee as collateral and additional security for the payment of said debt, interest and all sums secured hereby, with subrogation clause satisfactory to the mortgagee attached to such policy or policies, with loss, if any payable to said mortgagee or assigns, and whether such policy or policies have been actually assigned or not, they shall in case of loss be payable to the said mortgagee or its assigns, to the extent of its interest as mortgagee in said premises; and that the said mortgagee or its assigns may assign all such insurance policies to any indorsee of said note, or to any subsequent purchaser of said premises; and that in the event of loss under such policy or policies, the said mortgagee or its assigns shall have and is hereby specifically given full power to settle or compromise claims thereunder and to demand, receive and receipt for all monies becoming payable thereunder and to apply the amount so collected toward the payment of the indebtedness hereby secured, or in rebuilding or restoring the damaged buildings or improvements, as the mortgagee may elect.

Third:- To keep all buildings, fences and other improvements on the said land in as good repair as they now are, and not to commit or allow waste on said premises.

Fourth:- To pay before the same shall become delinquent, any and all taxes, charges, or assessments, general, or local, or special, levied by any competent public authority of the state of Oklahoma, or any subdivision thereof, or of the United States of America, upon said premises, or any part thereof, or upon the mortgagee's interest therein, or upon this mortgage, or upon the said debt, or other sums hereby secured, to whomsoever assessed, including personal taxes, except where the mortgagors are prohibited by statute from so doing. Upon violation of this undertaking, or the passage by the State of Oklahoma, of a law imposing payment of the whole or any portion of the taxes aforesaid upon the mortgagee, or upon the rendering by any court of competent jurisdiction of a decision that the undertaking by the mortgagor, as herein provided, to pay any tax or taxes, is legally inoperative, then and in any such event, the debt hereby secured, with ^{out} any deduction, shall, at the option of the mortgagee, its successors or assigns, become immediately due and collectible, notwithstanding anything contained in this mortgage or any law hereafter enacted.

TREASURER'S ENDORSEMENT
 For \$488.00 therefor in payment of mortgage
 tax on the within mortgage.
 Dated this 21 day of August 1923
 WAYNE L. DICKER, County Treasurer

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