

October 17th, 1923, and another of said promissory notes for the principal sum of Ten Thousand Dollars, (\$10,000.00) due and payable on the 17th day of October, 1925, and bearing interest at the rate of 6% per annum, payable quarterly, as evidenced by twelve certain interest notes, bearing even date herewith, for the sum of One Hundred Fifty Dollars (\$150.00) each, and maturing one on each of the following dates to-wit: January 17th, 1923, April 17th, 1923, July 17th, 1923, October 17th, 1923, January 17th, 1924, April 17th, 1924, July 17th, 1924, October 17th, 1924, January 17th, 1925, April 17th, 1925, July 17th, 1925, October 17th, 1925, and all of said notes being made by said parties of the first part to the said party of the second part, as herein named, and agreeing further, and hereby agreeing, to pay (\$15.00) and ten per cent ~~interest~~ of the amount due as attorneys fees in case of legal proceedings to collect, or in case suit is filed to foreclose this mortgage.

Said first parties hereby covenant that they are the owners in fee simple of the said premises, and that they are free and clear of all incumbrances? That they have a good right and authority to incumber and convey the same, and that they will warrant and defend the title to the same against the lawful claims of all persons whomsoever. Said first parties agree to insure and keep insured the buildings on the said premises in the sum of \$16,000.00 for the benefit of the mortgagee, and to maintain such insurance during the existence of this mortgage, and further to pay all taxes and assessments lawfully assessed against said premises before delinquent.

Now if the said first parties shall pay or cause to be paid the said second party, its successors and assigns, said sum of money in the above described notes mentioned, together with interest thereon according to the terms and tenor of said notes, and shall make and maintain such insurance and pay such taxes and assessments, then these presents shall be wholly discharged and void, otherwise shall remain in full force and effect. If, however, such insurance is not effected and maintained, or if any and all taxes and assessments which are or may be levied and assessed *lawfully* against the said premises, or any part thereof, are not paid before delinquent, then the mortgagee may effect such insurance, or pay such taxes and assessments, and shall be allowed interest thereon at the rate of 10% per annum until paid, and this mortgage shall stand as security for all such payments; and if said sum or sums of money or any part thereof is not paid when due or if such insurance is not effected and maintained or any taxes or assessments are not paid before delinquent, the holder of the said notes and this mortgage may elect to declare the whole sum or sums due and payable and the interest thereon due and payable, at once, and may proceed to collect said debt including attorneys fees, and to foreclose this mortgage, and shall become entitled to the possession of the said premises.

Said first parties waive notice of election to declare the whole debt due as above stated, and also the benefit of stay, valuation and appraisement laws.

In witness whereof, the said parties of the first part have hereunto set their hands the day and year first above written.

Loula T. Williams,
J. W. Williams,

State of Oklahoma)
County of Tulsa) ss

Before me, the undersigned, a notary public, in and for said County and State, on this the 17th day of October, 1923, personally appeared Loula T. Williams, and her husband J. W. Williams, to me personally known to be the identical persons who signed their respective names to the foregoing instrument, and each