

Said first party agrees to insure the buildings on said premises for their reasonable value for the benefit of the mortgagee and maintain such insurance during the existence of this mortgage. Said first party agrees to pay all taxes and assessments lawfully assessed on said premises before delinquent.

Said first party further expressly agrees that in case of foreclosure of this mortgage and as often as any proceeding shall be taken to foreclose same as herein provided, the mortgagor will pay to the said mortgagee One Hundred Eighty dollars attorney's or solicitor's fees therefor, in addition to all other statutory fees; said fee to be due and payable upon the filing of the petition for foreclosure and the same shall be a further charge and lien upon said premises described in this mortgage, and the amount thereon shall be recovered in said foreclosure suit and included in any judgement or decree rendered in action as aforesaid, and collected, and the lien thereof enforced in the same manner as the principal debt hereby secured.

Now, if the said first party shall pay or cause to be paid to said second party, its heirs or assigns, said sums of money in the above described notes mentioned, together with the 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 said insurance is not effected and maintained, or if any and all taxes and assessments which are or may be levied and assessed lawfully against 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 ten per cent per annum until paid, and this mortgage shall stand as security for all such payments; and if said 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 said notes and this mortgage may elect to declare the whole sum or sums and interest thereon due and payable at once and proceed to collect said debt, including attorney's fees, and to foreclose this mortgage, and shall become entitled to possession of said premises..

Said first party waives notice of election to declare the whole debt due as above and also the benefit of stay, valuation or appraisal laws.

In witness whereof, said party of the first part has hereunto set his hand this 9th day of October, 1922.

R. J. Irwin,

State of Oklahoma)
County of Tulsa) SS

Before me, a notary public in and for the above named County and State, on this 9th day of October, 1922, personally appeared R. J. Irwin, a single man to me personally known to be the identical person who executed the within and foregoing instrument and acknowledged to me that he executed the same as his free and voluntary act and deed for the uses and purposes therein set forth.

Witness my signature and official seal, the day and year last above written.

My commission expires March 31, 1926. (SEAL) Iva Latta, Notary Public.

Filed for record in Tulsa County, Okla. on Oct. 23, 1922, at 2:00 P.M. and duly recorded in book 420 - page 571, By F. Delman, Deputy. (SEAL) O.D. Lawson, County Clerk.

211097 - BH

REAL ESTATE MORTGAGE.

KNOW ALL MEN BY THESE PRESENTS THAT Ruth and R. H. Agard her husband of Tulsa County, Oklahoma, parties of the first part, have mortgaged and hereby mortgage to Southwestern

ENDORSEMENT
I hereby certify that I received \$12.50 and interest on the within mortgage dated this 23rd day of Oct 1922
F. Delman, Deputy County Clerk, Tulsa County, Okla.