

with all the improvements thereon and appurtenances thereunto belonging, and warrant the title to the same and waive the appraisalment, and all homestead exemptions.

Also 10 shares of stock of said Association, Certificate No. 14824 Series No. 289

This mortgage is given in consideration of One Thousand dollars, the receipt of which is hereby acknowledged, and for the purpose of securing the payment of the monthly sum, fines and other items hereinafter specified, and the performance of the covenants hereinafter contained.

And the said mortgagors for themselves and for their heirs, executors and administrators, hereby covenant with said mortgagee, its successors and assigns, as follows:

FIRST. Said mortgagors being the owner of 10 shares of stock of the said THE OKLAHOMA CITY BUILDING AND LOAN ASSOCIATION, and having borrowed of said Association, in pursuance of its by-laws, the money secured by this mortgage, will do all things which the by-laws of said Association require shareholders and borrowers to do, and will pay to said Association on said stock and loan the sum of Fourteen & 30/100 Dollars (\$14.30) per month on or before the 20th day of each and every month, until said stock shall mature as provided in said by-laws, provided that said indebtedness shall be discharged by the cancellation of said stock at maturity, and will pay all fines that may be legally assessed against them under said by-laws or under any amendments that may be made thereto, according to the terms of said by-laws and a certain non-negotiable note bearing even date herewith, executed by said mortgagors T. G. Cunningham and Clara F. Cunningham to said mortgagee.

SECOND. That said mortgagors, within forty days after the same become due and payable, will pay all taxes and assessments which shall be levied upon the said lands, or upon, or on account of, this mortgage, or the indebtedness secured hereby, or upon the interest or estate in said lands created or represented by this mortgage, or by said indebtedness, whether levied against the said mortgagors, their legal representatives or assigns, or otherwise; and said mortgagors hereby waives any and all claim or right against said mortgagee, its successors or assigns, to any payment or rebate on, or offset, against the interest or principal or premium of said mortgage debt, by reason of the payment of any of the aforesaid taxes or assessments.

THIRD. That the said mortgagors will also keep all buildings erected and to be erected upon said lands, insured against loss and damage by tornado or fire with insurers approved by the mortgagee in the sum of One Thousand Dollars, as a further security to said mortgage debt, and assign and deliver to the mortgage all insurance upon said property

FOURTH. If said mortgagors make default in the payment of any of the aforesaid taxes or assessments, or in procuring and maintaining insurance as above covenanted, said mortgagee, its successors or assigns, may pay such taxes and effect such insurance, and the sums so paid shall be a further lien on said premises under this mortgage, payable forthwith, with interest at the rate of 10 per cent per annum.

FIFTH. Should default be made in the payment of said monthly sums, or of any of said fines, or taxes, or insurance premiums, or any part thereof, when the same are payable as provided in this mortgage and in said note and said by-laws, and should the same, or any part thereof, remain unpaid for the period of three months, then the aforesaid principal sum of One Thousand Dollars, with all arrearages thereon, and all penalties, taxes and insurance premiums, shall, at the option of said mortgagee, or of its successors or assigns, become payable immediately thereafter, anything hereinbefore contained to the contrary thereof notwithstanding. In the event of legal proceedings to foreclose this mortgage, the indebtedness thereby secured shall bear interest from the filing of such foreclosure proceedings at the rate of ten per cent per annum in lieu of the further pay-