

herby granted shall cease, determine and be void.

And the said parties of the first part covenant with the party of the second part as follows:

First: That the title hereby conveyed is the fee simple title to the premises above described, and that the same is free and clear of all liens, restrictions, encumbrances, and delinquent taxes of any kind whatsoever; and that said first parties have good right and authority to convey and encumber said premises and they will warrant and defend the same and the peaceable and quiet possession thereof against all persons whomsoever.

Second: That they will insure the buildings and improvements now or hereafter upon the foregoing real estate and keep same insured during the term of this mortgage against loss by fire, windstorms, tornadoes and cyclones, it being expressly understood and agreed that said parties of the first part will carry, during the time aforementioned fire insurance in at least the sum of fifty thousand dollars (\$50,000) and windstorm, tornado and cyclone insurance in at least the sum of twenty five thousand dollars (\$25,000) in property No. 1, and fire insurance in at least the sum of fifteen thousand dollars (\$15,000) and windstorm, tornado and cyclone insurance in at least the sum of ten thousand dollars (\$10,000) on property No. 2. All of said insurance to be represented by policies by solvent insurance companies, duly authorized to do business in the State of Oklahoma, and satisfactory to said second party, the form of said policies likewise to be satisfactory to said second party, and all said policies to be made payable and delivered to said second party, to be held by its during the life of this mortgage, said second party being hereby authorized to sue for and collect all moneys payable under such policies, and to hold and apply the proceeds thereof at its discretion, either to the restoration of such improvements or the payment of said notes or any of them.

Third: That they will pay or cause to be paid all taxes, assessments, charges, general or special, water rents, and other municipal or governmental rents, charges or liens, or any of them, which may be lawfully assessed against the said premises and that such payments will be made before the same become delinquent, and will pay all sums necessary to protect the property hereby conveyed, and the title, possession or use thereof, and will present to said second party at its office, in the City of St. Louis, Missouri the official tax receipt for all taxes so paid.

Fourth: That they will maintain all improvements now or hereafter on said premises in a tenable condition and will operate the same in a first class manner and make necessary repairs and alterations thereto from time to time, and keep the same free from waste and nuisances of any kind, and that no part of said buildings shall be operated, used or maintained in any manner which would violate any law of the United States or the State of Oklahoma, or any ordinance of the City of Tulsa, or any lawful rules or regulations of any officer of department thereof.

Fifth: That they will pay the indebtedness, both principal and interest as herein provided when due, and if default be made in the payment of any part of same, then the party of the second part shall be entitled, without notice whatsoever, to immediately declare the whole sum yet unpaid immediately due and payable, and shall be entitled to proceed to foreclose this mortgage and sell said premises according to law to pay said debt and costs, together with an attorney's fee additional of the sum provided in said principal notes; and provided further that the entire sum so unpaid on the date of such default shall bear interest from the date thereof at the