following described real estate and prmises situated in Tulsa County, State of Oklahoma, to-wit:

Lot eleven 'll) Block four teen (14) re-subdivision

of block six (6) and lots one (1) two (2) and three

(3) Block four (4) Terrace Drive addition to the

City of Tulsa,

with all improvements thereon and appurtenences thereto belonging, and warrant the title to the same.

This mortgage is given to secure the principal sum of six hundred fifty dollars with interest thereon at the rate of ten cer cent cer a mnum, payable from matutiry, according to the termsof one (1) certain, promissory nate, described as follows, to-wit:

One note of \$650.00 dated January, 13, 1923, and due in two months.

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

Said first parties further expressly agree 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 sixty five dollars as 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
tharge and lien upon said premises described in this mortgage, and the amount thereon shall
be recovered in said foreclosure suit and incuded 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 parties 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 woid, otherwise shall remain in full force and effect. If said insurance is not effected and maintained ,or if any and all tax es 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 interestthereon at the ate 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 and assessments are not paid before delinquent, the holder of said notes and this mortgage may elect to declare the whde sum or sums and interest 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 parties waive notice of election to declare the whole dot due as above and also the benefit of stay, valuation or appreaisement laws.

Inwitness whereof, said parties of the first part have hereunto set their hands this 13th day of January, 1923.

Emily M. Hardy, D. F. Hardy.

State of Oklahoma) )S: County of Tulsa )

Before me, a Notary Public, in and for the above nemed County

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