

only, applying the same in payment of any part of the debt secured hereby remaining unpaid.

In event of failure of said first party to keep said premises free from judgements, mechanics' liens or other statutory liens or pay the interest on or principal of any prior mortgage on said premises when due, or insurance premiums, taxes or assessments upon said property, said second party may pay the same, together with the penalties and interest thereon, and all sums so paid and the expense of continuation of abstract and all expenses and attorney's fees incurred by second party, or its assigns, by reason of litigation with third parties to protect the lien of this mortgage shall be recoverable against said first party with penalties upon tax sales, and shall bear interest at the rate of ten per cent per annum, payable annually and be secured by this mortgage and it is expressly understood and agreed that the payment by said second party, its successors or assigns, of insurance premiums, taxes or assessments upon said property, judgements, mechanics' liens or other statutory lien or interest on or principal of any prior mortgage on said premises shall not be construed or held to be a waiver of default as herein provided, or prevent the holder hereof from declaring the entire debt secured hereby due and payable and foreclosing this mortgage, whether such payment be made prior or subsequent to the exercise of option to declare the debt due and foreclose this mortgage, as herein provided.

And in case of foreclosure hereof said first parties hereby agree to pay the sum of seventy five dollars, attorney's fees in such foreclosure, suit, to be secured by this mortgage, which shall be due and payable when suit is filed, and for the consideration above hereby expressly waive the appraisalment of said real estate and all benefits of the homestead and stay laws of said state.

Dated this 6th day of January, 1923.

Nella P. Cowen,
Laura A. Payne,
Shirley M. Payne.

State of Oklahoma)
County of Tulsa) SS

Before me, the undersigned, H. H. Pierce, ~~a Notary Public~~, a notary public in and for said County and State, on this 8th day of January, 1923, personally appeared Nella P. Cowen, a widow, and Shirley M. Payne, a single woman, to me known to be the identical persons who executed the within and foregoing instrument, and acknowledged to me that they executed the same as their free and voluntary act and deed for the uses and purposes therein set forth.

Witness my hand and official seal.

My commission expires March 1st, 1926.

(SEAL) H.H. Pierce, Notary Public,

State of California)
County of Los Angeles) SS

Before me, the undersigned, a Notary Public in and for said County and State on this 20th day of January, 1923, personally appeared Laura A. Payne a single woman, to me known to be the identical person who executed the within and foregoing instrument, and acknowledged to me that she executed the same as her free and voluntary act and deed for the uses and purposes therein set forth.

Witness my hand and official seal.

My commission expires Sept. 13, 1926.

(SEAL) L. E. Olson, Notary Public.

Filed for record in Tulsa County, Okla. on Jan. 26, 1923. at 3:05 P.M. and duly recorded in book 432, page 437, By Brady Brown, Deputy,

(SEAL) O.G. Weaver, County Clerk.