

South Twenty One and a half (21½) feet of Lot Ten (10) in Block Thirty-seven (37) of the original Town of Sand Springs,

TO HAVE AND TO HOLD the same, with all and singular the hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and all rights of homestead exemption, unto the said party of the second part, and to its heirs and assigns, forever. And the said parties of the first part do hereby covenant and agree that at the delivery hereof they are the lawful owners of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances, except a mortgage of \$8000.00 and that they will warrant and defend the same in the quiet and peaceable possession of said party of the second part, its heirs and assigns, forever, against the lawful claims of all persons whomsoever.

PROVIDED, ALWAYS, And this instrument is made, executed and delivered upon the following conditions, to-wit:

FIRST. Said S. A. Strader and Minerva J. Strader are justly indebted unto the said party of the second part in the principal sum of Ten Thousand One Hundred Thirty 10/100 Dollars, lawful money of the United States of America, being for a loan thereof made by the said party of the second part to the said S. A. Strader and Minerva J. Strader and payable according to the tenor and effect of three certain Second Mortgage Real Estate Notes, executed and delivered by the said S. A. Strader and Minerva J. Strader bearing date Feb 8th, 1923 payable to the order of the said The First National Bank of Sand Springs Feb. 1st, 1924 years after date, at Sand Springs with interest thereon from Feb. 1st, 1923, until maturity at the rate of 8 per cent per annum, payable quarterly on the 1st day of May, August and Nov. and Feb. in each year, and 10 per cent per annum after maturity.

SECOND. Said first parties further expressly agree that they will pay all taxes, charges or assessments levied upon said real estate or any part thereof, when the same shall become due and payable, under the laws of the State of Oklahoma, including all taxes and assessments of every kind and character levied upon the interest therein of the mortgagee or its assigns; and will pay all taxes levied upon this mortgage or the notes secured thereby. Upon violation of this agreement, or the passage in said State of any law imposing payment of the whole or any portion of any of the taxes or assessments aforesaid upon the mortgagee, or authorizing or directing the taxation, directly, of this mortgage or said note or the debt secured thereby or the income arising therefrom, then and in any such event the debt hereby secured, without any deduction, shall, at the option of the mortgagee, become immediately due and collectible and said mortgagee shall be entitled to immediate possession of the premises and the rents, issues and profits thereof, and the said first parties shall not be entitled to any offsets against the sums hereby secured for taxes or assessments so paid.

THIRD. Said parties of the first part hereby agree to keep all buildings, fences and other improvements upon said premises in as good repair and condition as the same are in at this date, and abstain from the commission of waste on said premises until the note hereby secured is fully paid.

FOURTH. Said parties of the first part hereby agree to procure and maintain policies of insurance on the buildings erected and to be erected upon the above described premises, in some responsible insurance company, to the satisfaction of the legal holder or holders of this mortgage, to the amount of Four Thousand Dollars, loss, if any, payable to the mortgagee or its assigns.

And it is further agreed that every such policy of insurance shall be held by the party of the second part, or the legal holder or holders of said note, as collateral or