

## COMPARED

of the dues and interest for a period of six months, then the whole of this obligation shall become due and payable and may be collected by law. The payment of said monthly sum aggregating Thirty six & 40/100 Dollars, each and every consecutive months hereafter until the maturity of said stock and the payment of all fines, penalties, advances, liens and other charges shall entitle all of said certificate of stock to redemption by said Association at the par value thereof, and the said Shares of stock evidence by Certificate No. 291 so taken and redeemed shall be taken by said Association, in full satisfaction of this obligation and deed of trust or mortgage to secure the same.

This obligation may be paid off at any time upon giving thirty days written notice to the Home Office of the Association, in which event this note or obligation may be credited on such repayment of loan, with the withdrawal value of the stock carried with same.

INTERNAL REVENUE

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Vernon Ross

Clara Eva Ross

NOW THEREFORE, If said parties of the first part shall pay the several sums of money mentioned in said note or obligation, including all dues, interest and premium, when they shall be or become due and payable, as aforesaid, and shall faithfully perform all of the said other agreements, then these presents shall be void; otherwise the same shall be and remain in full force and effect, and this mortgage may be immediately foreclosed and enforced for the unpaid amount of the principal of said note, the unpaid interest and premium, and the expenditure hereinbefore named, made by said party of the second part, to pay said taxes, assessments and insurance and to protect the title to said premises, together with the charges as provided by the By-Laws of the said Association, for the non-payment of said interest, premium, expenditure, and the payment of mortgages before their maturity, and One Hundred Thirty Dollars, attorneys fee for instituting suit upon this mortgage; also for foreclosing the same; all of which shall be a lien upon said premises and secured by this mortgage, and included in any degree of foreclosure rendered thereon and all rents collected by said party of the second part shall be applied on the payment of said debt. And the said parties of the first part, for said consideration, do hereby expressly waive an appraisal of said real estate and all benefits of the homestead exemption and stay laws of the State of Oklahoma.

In event of legal proceedings to foreclose this mortgage, the indebtedness thereby secured shall bear interest from date of default at the rate of ten (10) per cent per annum in lieu of further monthly installments, and the shares of stock above referred to shall be cancelled and the surrender value thereof as provided in the By-Laws of said Association, as of the date of the first default, shall be applied in reduction of the sums due on this mortgage.

IT IS UNDERSTOOD AND AGREED?, by and between the parties hereto, that this entire contract and each and every part thereof, is made and entered into in accordance with the By-Laws of the UNION BUILDING AND LOAN ASSOCIATION, and the laws of the State of Oklahoma, and in construing this Contract the By-Laws of said Association and the laws of the State of Oklahoma are to govern.

IN WITNESS WHEREOF, The said parties of the first part have hereunto set their hands and seal the day and year above written.

Vernon Ross

Clara Eva Ross

STATE OF OKLAHOMA,  
SS.  
COUNTY OF TULSA

Before me, a Notary Public in and for said the County of Tulsa, State of Oklahoma, on this 7th day of April, 1923, personally appeared Vernon Ross and Clara Eva Ross his wife,