terms of the by-laws of the Association, and in case of default in the payment of interest or dues, or any part thereof, at the stated times, or failure to comply with any of the conditions or agreements stated in the mortgage securing such payments, then this note shall immediately become due and payable, at the option of the legal holder hereof, and shall after such default bear ten per cent interest perannum and if collected by suit, we agree to pay an additional ten per cent of the amount due, as attorney's fees.

Dated at Tulsa, Oklahoma, the 20th day of march, 1923.

T. A. Phillips

Now if the said T. A. Fhillips, and his heirs, ascigns, evecutors, or administrators, shall well and truly pay the aforesaid note according to the tenor thereof, and all assessments dues and fines on said stock, to the said INDUSTRIAL BUILDING & LOAN ASSOCIATION, or its successors and keep said premises insured against fire and tornado, in the sum of & and pay all taxes, rates, liens, charges and assessments upon or against said property and keep the same in good repair, as herein provided, then this mortgage shall be void; otherwise to remain in full force and viture in law. It is further agreed, that if default shall be made in the payment of said sums of money, or any part thereof, as hereinbefore specified, or if the taxes, rates, insurance, liens, charges and dues assessed or charged on the above real estate shall remain unpaid for the space of six months after the same are due and payable then the whole indebtedness, including the amount of all assementns, dues and fines on said stock, shall become due, and the said Grantee or its successors may proceed by foreclosure, or any other lawful mode to collect the same, and said "rantee shall be entitled to the possession of said premises and of said property. But the Board of Directors ofsaid Association may, at their option, pay or cause to be paid, the said taxes, charges, insurance, rates, liens and assessments so due and payable, and charge them against said "rantor or assigns, and the amount so paid shall be a lien on said mortgaged premises until the same be paid, and may be included in any judgement rendered in any proceedings to foreclose this Mortgage; but whether they elect to pay sich taxes, insurance, charges, rates, liens and assessments or not it is distinctly understood that in all cases of delinquencies as above enumerated then in like manner, the said note and the whole of said sum shall immediately become due and payable. Appraisement vaived.

Witness our hands, this 20th day of March 1923.

T. A. Fhillips.

STATE OF OKLAHITA, COUNTY OF TULSA

Before me, T. A. Singler, a Notary Public, in and for said County and State, on this 20th day of March 1923, personally appeared T. A. Phillips to me known to be the identical person who executed the within and foregoing instrument, and acknowledged to me that he executed the same as his free and voluntary act and deed for the uses and purposes therein set forth.

IN WITNESS WHEREOF, I have hereunto set my official signature and affixed my notarial seal the day and year last above written.

My Commission expires Oct. 13, 1926

(SEAL)

F. A. Singler-Notary Public

Filed for record at Tulsa, Tulsa County, Oklahoma, April 13, 1923 at 1:30 Obclock F.M. and recorded in Book 441 Page 244

By Brady Brown - Deputy

(SEAL)

O. G. Weaver - County Clerk.

227434-ACM

i. Pined

MORTGAGE

COMPARED

FOR THE CONSIDERATION OF Two Hundred Twenty-five Dollars, Walter S. Schuler and Margaret A. Schuler, his wife, of Tules County, State of Oklahoma, first parties do hereby mortgage an