debt due shall be necessary previous to commencement of suit to collect the debt hereby secured or any part thereof, or to foreclose this mortgage; and if suit is commenced to foreclose this mortgage the second party, its successors and assigns, shall be entitled to have a receiver appointed to take charge of said real estate during such litigation and period of redemption from sale thereunder, accounting to the mortgagor for the net income 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 judgments, 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 attorneys' 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 premidms, taxes or assessments upon said property, judgments, mechanics ! liens or other statutory lien or interest on or prncipal 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 pollars attorneys, 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 apprecisement of said real estate and all benefits of the homestead and stay laws of said state.

Dated this 1st day of February 1923.

Cicero L. Folland Maud A. Holland 143

STATE OF OKLAHOMA) ,)SS. County of Tulsa }

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Before me, the undersigned, a Notary Fublic in and for said County and State, of this 5th day of February, 1923, personally appeared Gicero L. Holland and Maud A. Holland, his wife, 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 volugtary act and deed for the uses and purposes therein set forth.

WITNESS my hand and official seal. My commission expires Jan. 2, 1927 (SEAL) Nora Taliaferro, Notary Public Filed for record in Tulsa County, Tulsa Oklahoma, Feb. 19, 1923 at 3:15 o'clock P. M in Book 442. page 142

By Brady Brown, Deputy

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(SEAL) O. G. Weaver, County Clerk