

All payable at the office of Exchange National Bank, Tulsa, Okla., with interest thereon from date until maturity or default, at the rate of Eight (8) per cent per annum, and at the rate of 10 percent per annum after default or maturity, payable semi-annually, both before and after maturity, on the 26 days of August and February in each year. The installments of interest until maturity are further evidenced by six (6) coupon interest notes, of even date herewith, and executed by the said party of the first part, each bearing interest after maturity at the rate of 10 per cent per annum.

2. The said party, of the first part covenants and agrees to pay all taxes and assessments, general and special, and of whatever character whatsoever, on the said premises, by the State of Oklahoma, or by the county, township or municipality, wherein said real estate is situated, when the same becomes due, and to keep the buildings upon the mortgaged premises insured in some reliable fire and tornado insurance company approved by the party of the second part for the sum of \$1000.00 and to assign the policies to the said party of the second part, as his interests may appear, and deliver said policies and renewals, to said party of the second part to be held by him until this mortgage is fully paid, and said party of the first part assumes all responsibility of proof and care and expense of collecting such insurance if loss occurs.

3. The party of the first part agrees to keep all buildings, fences, and other improvements on said premises in as good repair as they are now, and not to allow or commit any waste on said premises and not to permit any of the improvements to be removed therefrom or to become dilapidated or destroyed.

4. It is further expressly agreed by and between the parties hereto that if any default be made in the payment of any part of either said principal or interest notes when the same become due, or in case of default, in the payment of any installment of taxes, or assessments, upon said premises, or the premiums of said fire and tornado insurance, when the same becomes due, or in case of removal of any of the buildings or other improvements from said land or in case of the breach of any covenant or condition herein contained, the whole of said principal sum named herein, and the interest thereon, and all sums paid by the party of the second part, on account of taxes or assessments, upon said premises, or the premiums for fire and tornado insurance, upon said premises, shall become immediately due and payable and this mortgage may be foreclosed immediately, and the party of the second part or any legal holder of this note shall be entitled to recover the principal sum mentioned in said bond, together with interest thereon, from the date thereof, at 10 per cent per annum, crediting any and all interest payments made, if any have been made, upon said sum and the party of the second part, or the legal owner and holder of said note, and mortgage, shall be entitled to recover on account of taxes or assessments upon said premises, or insurance premiums paid by the party of the second part, the full amount so paid, as taxes or assessments, or insurance premiums, together with interest thereon from the date of such payment at 10 per cent per annum.

And it is also agreed that in the event of any default in payment or breach of any covenant or condition herein, the rents and profits of said premises, are pledged to party of the second part, or his assigns, as additional collateral security and said party of the second part, or assigns, shall be entitled to possession of the said premises, by receiver, or otherwise, at the option of the party of the second part.

It is further agreed and understood that in computing interest upon this loan in accordance with the stipulations of this bond, and this mortgage, such interest shall in no event, nor in anywise, directly or indirectly be computed so as to exceed 10 per cent per annum.