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day pledged by us as collateral security for the payment of said loan, so advanced to us, and we further agree to pay to the said association all of the said sums of money amounting to fifty six dollars on the first Saturday of each and every month until the said Certificate No. 832, so pledged by us as collateral security, to said loan, shall, according to the By Laws of the said Association, reach the ultimate or par value thereof, or said loan shall be otherwise sooner cashed or discharged.

In default of payment of said sums of money so expressed to be for dues, interest and premiums, as aforesaid, and within the time required by the By-Laws of the said Association, we agree to pay all fines and penalties assessed against us for said default. Provided, that the maker hereof may at the end of two hundred months cease making said monthly payments, as aforesaid, and may take credit upon the said loan so advanced for the then book value of the said certificate No. 832, so pledged to secure this loan, and may pay to the said association, the difference if any, between said book value of said Certificate, and said loan, and may thereafter be discharged from making further payments hereon.

R. H. Agard,
Ruth I. Agard.

And whereas, the said parties of the first part agree with the said party of the third part to pay on demand all taxes and assessments, general or special, levied against grantor's equity in property described hereafter charged thereon or therefor, and also to keep the improvements upon said land constantly and satisfactorily insured for the sum of at least four thousand dollars, until said note be paid, and the policy or policies thereof constantly assigned and delivered unto said party of the third part for further securing the payment of said note, with power to demand, receive and collect all moneys becoming payable thereunder and so apply the same toward the payment of said notes unless otherwise paid, and also keep said land and improvements free from all statutory liens whatever and also to pay all dues as stockholders as mentioned, in said note. Now if said note and interest thereon and all the covenants and agreements herein contained whether expressed or implied be faithfully kept and performed, then these presents including the lease hereinafter set forth shall be void, and the property hereinbefore conveyed shall be released at the expense of the parties of the first part but if default be made in the payment of said note, or any part thereof, or any of the interest thereon when due or any of our dues as stockholders when due and the same shall remain due for six months, or if the parties or the first part shall become indebted to said Association in a sum equal to the gross amount of dues, interest, fines and other charges for six months, according to the By-Laws of said party of the third part, then this deed shall remain in force and the whole of said indebtedness shall become due and payable. At any time hereafter, the said party of the third part, or its assigns, at its option, may pay all taxes general or special, assessed against grantors, equity or insurance, and all amounts so expended, under the provisions of this Deed, together with eight per cent per annum interest on all such expenditures, shall become a debt, due additional to the indebtedness aforesaid, and secured in like manner by this Deed of Trust. And, the said party of the second part or in case of his death, inability refusal to act or absence from the State of Oklahoma, then the third party of the third part or its secretary may appoint in writing a substitute, - (who shall thereupon become the title to his successor to said property and the same become vested in him in trust for the purpose and objects of these presents and with all the powers, duties and obligations thereof) may proceed to sell the property hereinbefore described, and any and every part thereof at public vendue, to the highest bidder, at the front door of the Circuit Court House