

Oklahoma, parties of the first part, and Ora A. Keithly, of O'Fallon, Missouri, party of the second part.

WITNESSETH,

COMPARED

That, The said parties of the first part, for and in consideration of the sum of thirty five hundred dollars (\$3500.00) to them in hand paid by the party of the second part, the receipt whereof is hereby acknowledged, have granted, bargained and sold, and by these presents do grant, bargain, sell, convey and confirm to and unto the said party of the second part and to his heirs and assigns, forever, all of the following tract, piece or parcel of land lying and being situate in the County of Tulsa, State of Oklahoma, to-wit:

Lot number seven (7) in Block twenty (20) in College
addition to the City of Tulsa, Tulsa County, Oklahoma,
according to the recorded plat thereof.

To have and to hold the same, with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in any wise appertaining, and all rights of homestead exemption, unto the said party of the second part, and to his heirs and assigns, forever. And the said parties of the first part do hereby covenant and agree that at the delivery hereof they are the lawful owners of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of and from all encumbrances, and that they will warrant and defend the same to the said party of the second part, his heirs and assigns, forever, against the lawful claims of all persons whomsoever.

Provided always, and this instrument is made, executed and delivered upon the following conditions, to-wit:

First: Said parties of the first part are justly indebted to the said party of the second part in the principal sum of thirty five hundred dollars (\$3,500.00) in lawful money of the United States, being for a loan thereof made by the said party of the second part to the said parties of the first part and payable according to the tenor and effect of three ^{certains} promissory notes of even date herewith, made, executed and delivered by the said parties of the first part to the order of Ora A. Keithly, payable at the Bank of O'Fallon, O'Fallon, Missouri, said first note being for One Thousand dollars (\$1,000.00) said second note being for one thousand dollars (\$1,000.00) and the said third note being for fifteen hundred dollars (\$1500.00) each of said notes being due March 30, 1926, and to bear interest from maturity, at the rate of eight (8) per cent, per annum, payable semi-annually, on the 30th days of March and September of each year, and ten (10) per centum per annum after maturity, the installments of interest being further evidenced by coupons attached to said principal notes, of even date herewith, and payable to the order of Ora A. Keithly.

Second: Said parties of the first part agree to pay all taxes and assessments on said lands and premises when the same are due, and to keep all buildings and improvements now on or hereafter erected on said lands insured in some responsible fire and tornado insurance company, to the satisfaction of the holder hereof, in at least the sum of thirty five hundred dollars (\$3,500.00) the policy to be made to the holder hereof as additional security to this loan; and if the taxes or insurance premiums are not paid by the parties of the first part when due, the holder hereof may pay the same and this mortgage shall be security also for such payments, with interest at the rate of ten per centum per annum, and the parties of the first part shall assume all responsibility of proofs and care and expense of collecting said insurance if loss occurs.