to INDUSTRIAL BUILDING & LOAN ASSOCIATION of Tulsa, Oklahlma, on or before ten years after date hereof the sum of Two Thousand Dollars, with interest from date, in monthly installments of Sixteen and 66/100, Dollars; also monthly dues on 40 shares of Class "A" installment stock of said association in the sum of Twenty & no/100 dollars, both interest and dues being payable on the 5th, day of each and every month until sufficient assets accumulate to mature said shaves and ray the holder thereof one hundred dollars for each share according to the terms of the by-laws of the Association, and in case of default in the rayment 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 premnum, and if collected by suit, we agree to ray an additional ten per cent of the amount due, as attorney's fees.

Dated at Tulsa, Oklahoma, the 21st, day of February, 1923.

Now, if the said Joanna Chambers & C. A. Chambers, and their heirs, assigns, executors, 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 \$2000.00 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 virtue 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 and payable, then the whole indebtedness, including the amount of all assessments, due 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 Grantee shall be entitled to the possession of said premises and of said property. But the Board of Directors of said 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 Grantor 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 judgment rendered in any proceeding to foreclose this Mortgage; but whether they elect to pay such 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 mum shall immediately become due and payable. Appraisement waived.

Witness our hands, this 21st, day of February, 1923.

Joanne Chambers.

C. A. Chambers.

STATE OF OKLAHOMA.) CSS COUNTY OF TULSA.

Before me, a Notary Public, in and for

said County and State, on this 21st, day of February, 1923, personally appeared.