COMPARED ten days pay to the mortgagee, its successors or assigns, all such sums which it may h ave so paid, or for which it may become obligated, together with interest at 10% per ann um, from the date of payment by the mortgagee, its successors or assigns, provided that t he mortgagor agrees to pay the penalty and legal rate of interest specified by law on all sums so expended for delinquent taxes; and for payment thereof this mortgage shall stan d as security in like manner and effect as for the payment of said principal debt, it being expressly agreed that in making such payments, the mortgagee, its successors or assign s, shall be deemed acting as agent of the mortgagor in every particular, and that puyment by the said mortgagee, its successors or assigns, of any such insurance premiums, taxes, or assessments upon said property, or upon this mortgage or the debt hereby secured, ju dgments, mechanic's liens, or other statutory liens, or other claims, as hereinbefore pr ovided, shall not be construed or be held to be a waiver of default in the terms of this mortgage, or prevent the holder hereof from declaring the entire debt secured hereby d ue and paya ble and foreolosing this mortgage, whether such payment be made pripr or subse quent to the exercise of option to declare the debt due and foreclose this mortgage, as here in provided.

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SEVENTH: It is further expressly agreed that if any default be made in the paymen t at the time and place and in the manner provided of all or any part of said debt or the in terest the reon or of any other sum hereby secured, or if waste shall be suffered or committed on said premises or if any mechanic's or other liens which might be prior to the lien of mortgage be created or rest upon said premises or any part thereof for ten day s this without the same being paid and discharge of said premises therefrom procured; or in c ase thereshall exist upon said premises any claim, lien encumbrance, easement or restrictio n prior to this mortgage, or if default be made in the payment of any installment of taxe s or assessments upon said premises or upon the debt hereby secured, or the premiums for s aid insurance policies when the same become due, or in event said insurance is not at all times maintained as hereinbefore provided; or upon default in full performance of each and ev ery stipulation and covenant herein contained, the whole principal sum secured by this mort gage and interest thereon and all other amounts hereby secured shall at the option of the holder of this mortgage become immediately due and payable and this mortgage may be foreclose d accordingly; and ho demand for fulfillment of conditions broken nor notice of election to consider the 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 in event s uit is commenced to foreclose this mortgage, the mortgagee, its successors or assigns shal 1 be entitled to have a Receiver appointed to take charge of said real estate during suc h 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 hereb y remaining unpaid; and this mortgage and notes secured hereby shall be in all respects con stueed according to the laws of the state of Oklahoma.

And it is further mutually covenanted and agreed that in the event of the passage, after the date of this mortgage, of any laws of the state of Oklahoma, deducting from the val ue of land for the purposes of taxation any lien thereon, or changing in any way the laws now in force for the taxation of mortgages or debts secured by mortgage for state or local purposes, or the manner of the collection of any such taxes, so as to affect this mortgage , the whole of the principal sum secured by this mortgage, together with the interest due thereon, shall, at the optSon of said party of the second part, without notice to any party , become immediately due and payable.

EIGHTH: In case of foreclosure hereof said mortgagor hereby agrees to pay a sum e qual

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