

Office in the City of St. Louis, State of Missouri, in lawful money of the United States of America.

**COMPARED**

Said note further provides that if default be made in the payment of any part of said money, either principal or interest, when the same becomes due and payable, then all of said principal and interest shall, at the option of the legal holder or holders, become due and payable, and both principal and interest are to bear interest at the rate of ten per cent per annum after maturity.

SECOND, Said parties of the first part agrees to pay all taxes and assessments on said lands and premises when the same are due, and to keep all buildings and improvements on said land insured in some responsible fire insurance company, to the satisfaction of the holder hereof, in the sum of not less than \$1200.00 against loss by fire and not less than \$200.00 against loss by windstorm or tornado, the policy or policies to be delivered to said party of the second part, or its assigns, with standard mortgage clauses attached thereto in favor of said party of the second part as additional security to this loan, and if the taxes or insurance premiums are not paid when due by the parties of the first part, the holder hereof may pay the same and this mortgage shall be security also for such payments, with interest thereon at the rate of ten per cent per annum, and the party of the first part assumes all responsibility of proofs and care and expense of collecting said insurance if loss occurs.

THIRD: The said parties of the first part agree to keep all buildings, fences and improvements on said lands in as good repair as they now are, and to not commit or allow any waste on said premises.

FOURTH: As additional and collateral security for the payment of the said note the mortgagor hereby assigns to said mortgagee, its successors and assigns all the rights and benefits accruing to him under all oil, gas or mineral leases on said premises, this assignment to terminate and become void upon release of this mortgage. Should operations under any oil, gas or mineral lease seriously depreciate the value of said land for general farming purposes, all notes secured by this mortgage shall immediately become due and collectible.

FIFTH: In case of default in any of the covenants hereof, the rents and profits of said premises are pledged to the holder hereof as additional collateral security for the payment of the moneys herein mentioned, and the holder is entitled to the possession thereof by receiver or otherwise.

SIXTH: Said parties of the first part agrees that if the makers of said note shall fail to pay the principal or interest of said note, or any part thereof, as the same becomes due, or any of the taxes, assessments or insurance premiums, as they become due, or to comply with any of the foregoing covenants, the whole sum of money hereby secured shall, at the option of the holder hereof, become due and payable at once and without notice.

The said parties of the first part shall pay all expenses of collecting the insurance and in the event action is brought to foreclose this mortgage, or recover on the insurance policies, they will pay a reasonable attorney's fee of ten per cent of the amount due, together with abstractor's fee for supplemental abstract of title for use in said foreclosure proceedings, which this mortgage also secures.

And the said parties of the first part, for said consideration, do hereby expressly waive an appraisal of said real estate and all benefit of the homestead exemption and stay laws of the State of Oklahoma.

The foregoing conditions being performed, this conveyance to be void; otherwise of full force and virtue.

IN TESTIMONY WHEREOF, The said parties of the first part have hereunto subscribed their names and affixed their seals on the day and year first above written.

Alice T. Bearman  
Jacob A. Bearman