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shall include, among other things whatever amount may be expended by second party for a t-
tomney's fees, either in perfecting or defending said title; and first parties hereby agree
to immediately repay to second party all such sums of money which shall be thus paid by
second party to protect its mortgage, together with interest at the rate of eight per cent
(8%) per annum from the date of payment by second party until repaid, and any penalties to
accrue thereon, and such sums until repaid shall be a charge and lien upon said premises
and shall be secured by this mortgage; it is understood and agreed that no interest thus
chargeable shall be figured for a period less than one month.

IF default shall be made in the payment of any part of either principal or interest
when same becomes due, or in case of failure, refusal or neglect of first parties to re-
pay immediately any of the above mentioned items, or in case of breach of any of the coven-
ants or conditions herein contained, the whole of said principal sum named herein and inter-
est thereon and all items which this mortgage secured shall become immediately due and pay-
able and this mortgage may be understood and agreed that foreclosure of this mortgage shall
not be commenced until the aggregate of the delinquent items as herein contemplated, in-
cluding principal and interest, shall equal twenty per cent (20%) of the credits to first
parties on the note which this mortgage secured, or a sum not in excess of the total of
four regular monthly payments.

It is also agreed that in the event of any default in payment or breach of any coven-
ant or condition herein, the rents and profits of said premises are pledged to second
party, or its successors and assigns, as additional collateral security, and said second
party, its successors and assigns, shall be entitled to possession of said premises, by
receiver or otherwise; that upon the institution of proceedings to foreclose this mortgage
the plaintiff therein shall be entitled to have a receiver appointed by the court to take
possession and control of the premises described herein, and to collect the rents and pro-
fits thereof under the direction of the court, and any amount so collected by such receiver
shall be applied under the direction of the court to the payment of any judgment rendered
or amount found due upon the foreclosure of this mortgage.

This mortgage secured the payment of the principal note and interest thereon de-
scribed and all renewals of principal note that may hereafter be given in the event of any
extension of time for the payment of said principal debt or interest.

First parties hereby agree that in the event action is brought to foreclose this
mortgage, they will pay a reasonable attorney's fee of ten per cent (10%) of the face of said
note, to become due and payable when a suit is filed, which this mortgage also secures, and
said first parties hereby expressly waive appraisal of the real estate and homestead ex-
emptions.

The foregoing covenants and conditions being kept and performed, this conveyance
shall be void; otherwise to remain in full force and effect.

WITNESS Our hands this 12th, day of February, 1923.

Dorothy G. Hopwood.

I. B. Hopwood.

STATE OF OKLAHOMA)
COUNTY OF TULSA)

SS BEFORE ME, the undersigned, a Notary Public, in and for the above
named County and State, on this 1st, day of May 1923, personally appear-
ed Dorothy G. Hopwood and I. B. Hopwood, her husband, to me known to be the identical per-
sons who executed the within and foregoing instrument, and acknowledged to me that they ex-
ecuted the same as their free and voluntary act and deed for the uses and purposes therein
set forth.