

Recorded by the County Clerk of Oklahoma  
 Date of Recording May 2, 1923  
 Volume 2222 Page 3

to the same, and waive the appraisement, and all homestead exemptions.

Also 20 shares of stock of said Association, Certificate NO. 191:

This mortgage is given in consideration of Two Thousand and No/100 (\$2,000.00) Dollars the receipt of which is hereby acknowledged, and for the purposes of securing payment of the monthly sum, fines and other items hereinafter specified, and the performance of the covenants hereinafter contained.

And the said mortgagors for themselves and for their heirs, executors and administrators, hereby covenant with said mortgagee, its successors and assigns, as follows:

FIRST: SAID mortgagors being the owner of 20 shares of stock of the HOME BUILDING AND LOAN ASSOCIATION, Sand Springs, Oklahoma, and having borrowed of said Association, in pursuance of its by-laws, the money secured by this mortgage, will do all things which the by-laws of said Association require shareholders and borrows to do, and will pay to said Association on said stock and loan the sum of Thirty Six and 60/100 (\$36.60) Dollars, per month, on or before the 15th, day of each and every month, until said stock shall mature as provided in said by-laws, provided that said indebtedness shall be discharged by the cancellation of said stock at maturity, and will also pay all fines that may be legally assessed against them under said by-laws or under any amendments that may be made thereto, according to the terms of said by-laws or under any amendments that may be made thereto, according to the terms of said by-laws and a certain non-negotiable note bearing even date herewith, executed by said mortgagor Harry T. and Hazelle L. Pratt to said mortgagee. Said note is in words and figures as follows:

FIRST MORTGAGE REAL ESTATE NOTE

\$ 2,000.00

Sand Springs, Oklahoma, April 15th, 1923.

For value received, I, We, or either of us, jointly and severally promise to pay to the HOME BUILDING & LOAN ASSOCIATION, Sand Spring, Oklahoma, on or before ten (10) years after date hereof the sum of Two Thousand and no/100 Dollars with interest from date, in monthly installments of Sixteen and 60/100 (\$16.60) Dollars, also monthly dues on 20 shares of Class C Installment stock of said Association, in the sum of Twenty and 0/100 (\$20.00) Dollars; both interest and dues being payable on the 15th, day of each and every month, until sufficient assets accumulate to mature said shares and pay the holder thereof One Hundred (\$100.00) dollars for each share, in accordance with the terms of the by-laws of the said association; and in case of default in any payment of interest or dues, or any part thereof at the said 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 per annum and if collected by suit, I, We, or either of us agree to pay an additional sum equal to ten per cent of the amount due, as attorney's fees.

Harry T. Pratt,

Hazelle L. Pratt,

SECOND: That said mortgagors within forty (40) days after the same becomes due and payable, will pay all taxes and assessments which shall be levied upon said lands, or upon, or on account of, or the indebtedness secured thereby, or upon the interest or estate in said lands created or represented by this mortgage, or by said indebtedness, whether levied against the said mortgagor their legal representative or assigns, or otherwise; and said mortgagors hereby waive any and all claim or right against said mortgagee, its successors or assigns, to any payment or rebate on, or offset against, the interest