

even date herewith, executed by said mortgagor John O. and Susie A. Knowles, to said mortgagee. Said note is in words and figures as follows:

First Mortgage real estate note.

\$1600.00

Sand Springs, May 1st, 1923.

For value received, I, we, or either of us, jointly and severally promise to pay to the Home Building and Loan Association, Sand Springs, Oklahoma, on or before ten (10) years after date hereof the sum of sixteen hundred and no/100 dollars, with interest from date, in monthly installments of thirteen and 34/100 (\$13.34) dollars also monthly dues on 16 shares of Class C, installment stock of said association, in the sum of sixteen and 10/100 (\$16/00) dollars, both interest and due being payable on the 1st 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 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 the 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.

John O. Knowles,  
Susie A. Knowles.

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 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 representatives or assigns, or otherwise; and said mortgagor hereby waive any and all claim or right against said mortgagee, its successors or assigns, to any payment of rebate on, or offset against, the interest or principal or premium of said mortgage debt, by reason of the payment of any of the aforesaid taxes or assessments.

Third. That the said mortgagors will also keep all buildings erected upon said lands insured against loss and damage by tornado or fire with insurers approved by the mortgagee in the sum of sixteen hundred (\$1600.00) dollars, as a further security to said mortgage debt, and assign and deliver to the mortgagee all insurance upon said property.

Fourth. If said mortgagors make default in the payment of the aforesaid taxes or assessments, or in procuring and maintaining insurance as above covenanted, said mortgagee, its successors or assigns may pay all such taxes, and effect such insurance, and the sums so paid shall be a further lien on said premises under this mortgage, payable forthwith, with interest at the rate of ten per cent per annum.

Fifth. Should default be made in the payment of said monthly sums, or of any of said fines, or taxes, or insurance premiums, or any part thereof, when the same are payable as provided, in this mortgage and in said note and said by-laws, and should the same, or any part thereof, remain unpaid for the period of six months, then the aforesaid principal sum of sixteen hundred and no/100 (\$1600.00) dollars, with arrearages thereon, and all penalties, taxes and insurance premiums shall, at the option of said mortgagee, or of its successors or assigns, become payable immediately thereafter, anything hereinbefore contained to the contrary thereof notwithstanding. In the event of legal proceedings to foreclose this mortgage, the indebtedness thereby secured shall bear interest from the filing of such foreclosure proceedings at the rate of ten per