ceed ten per cent, per annum; and if any charge shall be made, or moneys collected, which shall have the effect of increasing the rate of interest so that it shall exceed the rate of ten per cent, such charge is made without the authority of the second party; and if the party of the first part shall pay any interest thereon above the rate of ten per cent. then such excess shall be credited upon the sums due hereunder.

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Second-Said party of the first part he eby covenants and agrees to pay all taxes and assessments of whatsoever character on said land, and any taxes or assessments that shall be made upon said laon or upon the legal holder of said notes and mortgage, on account of said loan, by the State of Oklahoma, or by the County or Town wherein said land is situated when the same become due, except mortgage tax, and to keep the buildings upon the mortgage premises insured in some reliable insurance company, approved by the party of the second part, against loss or damage by fire, Lightning, tornado and windstorn, in the sum of none DOLLARS, and to assign the policies to said party of the second part, as its interests may appear, and deliver said policies and tenewals to said party of the second party, to be held by it until this mortgage is fully paid and said party of the first part assumes full responsibility of proof and care and expanse of collectin such insurance if loss occurs. Third-The said party of the first part agrees to keep all buildings, fences and other improvements on the said land in as good repair as they now are, and not to commit or allow any waste on said premises.

Fourth-It is further expressly agreed by and between the parties hereto that if any de fault be made in the payment of any part of either said principal or interest notes, when the same become due, or in case of default of the payment of any installment of taxes or assessements upon said premises or upon said lean, or for local improvements or other purposes, or the premium for said insurance, when the same becomes due, or in case of the breach ofany covenant or condition herein contained, then the said second party, or its legal representatives or 'assigns, are hereby authorized to pay said delinquent items, together with any other sums which it may deem necessary to protect this lien, including liens, claims, adverse titles and incumbrances on said premises, and expense of abstract of title to said premises, and expense of abstract of title to said premiese and in pefecting and defending the title to said premises (which expesse shall include, among other things, whatever amount may be expended by second party as attorney's fees, either in perfecting or defending said title); and first party will i mediately repay to the second party all such sums of money as it may have so paid, as herein provided, with interet thereon at the rate of ten per cent, (10%) per annum from the date of payment, and all of which sum or sums of money and the interest and penalties to accrue thereon shall be a charge and lien upon said premises and shall be secured by this mortgage; and in case of failure, refusal or neglect of said first party to repay immediately any of the above mentioned items, or in case of breach of any of the covenants or conditions herein contained, the whole of said principal sum hamed herein, and interest thereon, and all other items which this mortgage secures, shall become immediately due and payable, and this mortgage shall be forclosed accordingly.

And it is also agreed that in the event of any default in payment or breach of any covenant or condition herein, the rents and profits of said premises are pledged to the party of the second part, or its successors and assigns, as additional collateral security, and said party of the second part, 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 tkee possession and control of the premises described herein, and to collect the rents and profits thereof, under the direction of the court, and any amount so collected by

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