FIFTH. In case of default in payment of any insurance premium, taxes or assessments, the holder of this mortgage may pay and discharge the same, and all such sums so paid shall be secured by the lien of this mortgage and draw, interest at the rate of ten per cent per annum, provided that such payments by the mortgagee shall not operate as a waiver of the right to foreclose the mortgage under the provisions of the fourth special covenant hereinbefore set out.

SIXTH. Upon any default entitleing the holder hereof to a foreclosure and if the indebtedness secured by this mortgage shall be collected by an attorney or through pro ceedings in any County, State or Federal Court, an additional sum of ten per cent of the emount due shall be recovered as attorney's fees and shall be included in anyjudgment or decree of foreclosure as a part of the indebtedness secured by this mortgage.

SEVENTH. Parties of the first part, for said consideration, do hereby expressly waive appraisement of said real estate and all benefits of the homestead, exemption and stay laws in Oklahoma.

Dated this 19th day of July 1923.

Raymonâ W. Ford Delphia May Ford

STATE OF OKLAHOMA THLSA COUNTY.

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Before me, George P. Bonnette a Notary Public in and for said County and State, on this 19th day of July 1923, personally appeared Raymond W. Ford and Delphia May Ford, his wife, to me known to be the identical person who executed the within and foregoing instrument, and acknowledged to me that they executed thesame as their free and voluntary act and deed for the uses and purposes therein set forth.

Witness my hand and official seal, the day and year above set forth. My commission expires July 9th, 1927 (SEAL) George P. Bonnette, Notary Public 236399 C.J. COMPARED IN THE COUNTY COURT OF TULSA COUNTY; OKLAHOMA

BROKEN ARROW DIVISION.

In the Matter of the Estate)) No. 159. of Fannie Abbott. deceased.

ORDER APPROVING FINAL REPORT OF ADMINISTRATRIX DECREE OF HEIRSHIP AND FINAL DISTRIBUTION.

Now on this the22rd day of July, 1923, the above matter coming on for final hearing on the final report of Viola Middleton, administratrix of the above estate, and on her petition for distribution and for a decree of heirship, and said petitioner appearing personally andby J. S. Severaon, her attorney, and it being first shown to the court that notice of this hearing has been given by publication of proper notice in the Broken Arrow Ledger-Democrat, a newspaper of general circulation published in Broken Arrow Tulsa County, Oklahoma for more than 20 days prior to this hearing said publications were made in the issues ofsaid paper published on the 14th, 21st and 28th days of June, 1923, the same being for three consecutive issues, proof of such publication is filed in this court, is by the court examined and approved, and that notice wasfurther given by posting in three public places in Tulsa County, Oklahoma, one of which notices was posted at the City Hall Broken Arrow there this court is held, proof of such posting being on file in this case, and that Emeline Blair, Daniel E. Abbott, and Clarence J. Abbott, the other heirs of said estate have filed herein their written waivers, duly verified, asking that said final report be approved and that decree of heirship and distribution be made as requested in