months from date hereof. COMPARED

And we further agree in case of default in the payment of said sums of money;, or any part thereof, monthly as aforesaid, to pay all fines and penalties assese d on account thereof, in accordance with the rules, regulations and by-laws of said Association, and if, in case of default, the stock pleded and the security given to secure said monthly payments, shall, upon the sale thereof, be insufficient to repay said Association any balance which may be due and owing on said loan we promise and agree to fully pay and discharge same. If we shall fail for a period of six sucressive months to pay does; interest, or other charges required by the By-Laws of shell become indebted to the Association in a sum equal to the gross amount of the dues and interest for a period of six months, then the whole of this obligaion shall become due and payable and may be col lected by law, The payment of said monthly sum agregating thirty sewpn and 40/100 dollars each, and every consecutive much hemafter until the maturity of said stock and the payment of all fines, penalties, advances, liens and other charges shall entitle all of said sertificate of stock to redemption by said Association at the par value thereof, and the said shares of stock evidenced by certificate No. 62810 so taken and redeemed shall be taken by said Association in full satisfaction of this obligation and deed of trust or mortgage to secure the same.

This obligation may be paid off at any time upon giving thirty days written notice to the Home Office of the Association at Nevada, Lissouri, in which event this note or obligation may be credited on such repayment of loan with the withdrawal value of the stock carried with same.

E. B. Nelms, Wada H. Nelms.

(U.S Revenue stamps on original note).

Now, therefore, if said parties of the first part shall pay the several sums of money mentioned in said note or obligation, including all dues and interest, when they shall be, or become due and payable, as aforesaid, and shall faithfully perform all of the said other agreements then these preents shall be void; otherwise, the same shall be and remain in full force and effect and this mortage may be immediately foreclosed and enforced for the unpaid amount of the principal of said note, the unpaid interest and the expenditures hereinbefore named, made by said party of the second part, to pay said taxes, assessments and insurance, and to protect the title to said premises, together with the charges as provided by the by-laws of the said association, for the non-payment of said interest, expenditures, and the payment of all prior liens and incumbrances on said premises, and two hundred dollars, as attorney's fees for instituting suit upon this nortgage, elso for foreclosing the same; together with ressonable abstractor's fee for extending abstract; all of which shall be a lien upon said premises and secured by this mor tgage and included in any decree of foreclosure randered thereon, and all rents collected by said party f the second part shall be applied on the payment of said debt. In event of legal proceedings to foreclose this mortgage the indebtedness thereby secured shell bear interest from date of default at the rate of 9 per cent per annum in lieu of further monthly installments, and the shares of stock above referred to shall be cancelled and the surrender value thereof, as provided in the By-Laws of said Association, as of the date of the first default shall be applied in reduction of the sums due on this mortgage. And the said parties of the first part for said consideration, do hereby expressly waive anappraisement of said real estate and all benefits of the homestead exemption and stay laws of the State of Okhhoma.

It is understood and agreed, by and between the parties hereto, that this entire contract, and each and every part thereof, is made and entered into in accordance with the By-Laws