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tion on said stock and loan the sum of fifty four and 90/100 (\$54.90) dollars per months, or or before the 15th day of each and every month, until said stock shall mature as provided in said by-laws, provides 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 evendate herewith, executed by said mortgagors, Harry T. and Hazelle L. Pratt, to said mortgagee. Said note is in words and figures as follows:

FIRST MORTGAGE REAL ESTATE NOTE.

COMPARED

\$3000.00

Sand Springs, Oklahoma, October 15th, 1923.

For value received, I, we, or either of us, jointly and severally promise to pay to The Home Building & Loan Association, Sand Springs, Oklahoma, on or before ten(10) days from date hereof the sum of Three Thousand and no/100 dollars, with interest from date, in monthly installments of twentyfour and 90/100 (\$24.00) dollars, also monthly dues on 30 shares of Class C, installment stock of said Association, in the sum of thirty and no/100 (\$30.00) 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 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 mortgagors, 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 and fire with insurers approved by the mortgagee in the sum of three thousand (\$3000.00) 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 any of the aforesaid taxes or assessments, or in procuring and maintaining insurance as above covenanted, said mortgagee, its successors or assigns may pay 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 10 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