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and void , otherwise shall remain in full force and effect . If said insurance is not effect ed and maintained, or if any and all taxes and assessments which are or may be levied and assessed lawfully againnt said premises, or any part thereof, are not paid before delinquent, then the mortgagee may effect such insurance or pay such taxes and assessments and shall be allowed interest thereon at the rate of ten per cent per annum, until paid, and this mortgage shall stand as security for all such payments; and if said sums of money or any part thereof is not paid when due, or if such insurance is not effected and maintained or any taxes or assessments are not paid before delinquent, the holder of said notes and this mortgage may elect to declare the whole sum or sums and interest thereon due and payable at once and proceed to collect said debt including attorney's fees, and to foreclose this mortgage, and shall become entitled to possession of said premises.

Said first parties waive notice of election to declare the whole debt due as above and also the benefit of stay, valuation or appraisement laws.

IN WITNESS WHEREOF, said parties of the first part have hereunto set their hands this 14th day of September, 1923.

W. L. Vowels  
Emily F. Vowels

STATE OF OKLAHOMA, )  
County of Tulsa ) SS.

Before me, a Notary Public, in and for the above named County and State, on this 14th day of September, 1923, personally appeared W.L. Vowels and Emily F. Vowels, his wife , to me personally known to be the identical persons who executed the within and foregoing instrument and acknowledged to me , that they executed the same as their free and voluntary act and deed for the uses and purposes therein set forth.

WITNESS my signature and official seal, the day and year last above written.  
My commission expires March 31, 1926 (SEAL) Iva Latta, Notary Public  
Filed for record in Tulsa County, Tulsa Oklahoma, Sept 24, 1923 at 3:45 o'clock P. M .  
in Book 475, page 174  
By Brady Brown , Deputy (SEAL) O. G. Weaver, County Clerk

240735 C.J.

STATE OF NEW YORK )  
COUNTY OF ORLEANS ) SS.

COMPARED

G. Royce Sawyer, being duly sworn, deposes and says that he is the sole surviving trustee of the trust fund created by Arnold Gregory in his lifetime by an agreement dated June 16, 1914, a copy of which is hereto annexed and marked Exhibit A; that Arnold Gregory, the person mentioned in an who executed said agreement, dies on or about Jan 30, 1916, and that Edwin L. Wage, after qualifying as trustee under said trust agreement and after the death of the said Arnold Gregory, died on Jan. 18, 1921, leaving a last will testament in and by which he appointed Arnold E. Wage and J. Coann Curtis executors thereof , which last will and testament was duly admitted to probate in the Surrogate's Court of Orleans County, New York on Jan. 27, 1921; that after the death of the said Edwin L. Wage, this deponent , G. Royce Sawyer, as sold surviving trustee under said trust agreement, administered the said Trust therein provided for and that no co-trustee has every been appointed. That on or about May 4, 1918 an action was commenced in the Supreme Court of Orleans County, New York by Arnold E. Wage and J. Coann Curtis as executors of the last will and testament of Edwin L. Wage ( deceased) as trustee and G. Royce Sawyer as trustee, under a trust agreement executed by Arnold Gregory for the benefit of Catherine G. Hill, Parmaly G. Hill and Almira K. watts, against Parmaly G. Hill and others, demanding judgment that the accounts.