

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 assessed on account thereof, in accordance with the rules, regulations, and By-Laws of said Association, and if, in case of default, the stock pledged 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 successive months to pay dues, interest, or other charges required by the By-Laws or shall 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 obligation shall become due and payable and maybe collected by law. The payment of said monthly sum aggregating Ninety Three and 10/100 Dollars each and every consecutive month hereafter until the maturity of said stock and the payment of all fines, penalties, advances, liens and other charges shall entitle all of said certificate of stock the redemption by said Association at the par value thereof, and the said shares of stock evidenced by certificate No. 107474 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 day's written notice to the Home Office of the Association of Nevada, Missouri, 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.

(U.S. Revenue Stamps On Original Note)

Jean R. Saye

Dick Saye

COMPARED

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 presents shall be void; otherwise, the same shall be and remain in full force and effect and this mortgage 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 Seven Hundred Dollars, as attorney's fees for instituting suit upon this mortgage, also for foreclosing the same; together with reasonable abstractor's fee for extending abstract; all of which shall be a lien upon said premises and secured by this mortgage, and included in any decree of foreclosure rendered thereon, and all rents collected by said party of 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 shall bear interest from the 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 an appraisal of said real estate and all benefits of the homestead exemption and stay laws of the State of Oklahoma.

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 of the FARM AND HOME SAVINGS AND LOAN ASSOCIATION OF MISSOURI, and the laws of the State of Missouri, and in construing this contract the By-Laws of said Association and the