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W. W Starling County Treasurer

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right of homestead in and to said premises. WAIVER OF HOMESTEAD.

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The condition of the foregoing conveyance is such that:

AS, the said Mortgagee has actually loaned and advanced to the said Mortgagor wand OF NOTE. WHEREAS DESCRIPTION the said Mortgagor ha- had and received and is justly indebted to the said Mortgagee for the just and full sum of Thirty Six Thousand and No/100 Dollars for value received, according to the tenor and effect of a certain principal promissory note to the order of said Mortgagee, executed by said Mortgagor and delivered to said Mortgagee, bearing even date herewith, with interest on said principal sum or on so much thereof as shall remain unpaid as provided in said mortgage note, interest payable semi-annually on the first days of May and November in each year, according to the coupon or interest notes thereunto attached and therein referred to, both principal and interest being payable at the office of The Monarch Investment Company, Wichita Kan. in gold coin of the United States of America of the present standard of weight and fineness or its equivalent, together with the current rate of exchange on the City of New York.

NOW THEREFORE, these presents are made upon the following express conditions that if the said mortgagor, his heirs, executors and administrators, shall pay to the said Mortgagee, its successors or assigns, the said sum of Thirty Six Thousand and No/100 Dollars, with the interest thereon, according to the tenor and effect of the said promissory note and of the interest notes therein referred to, and shall keep and perform all and singular the covenants and agreements herein contained for said Mortgagor to keep and perform, then these presents shall cease and be void, but otherwise shall remain in full force and effect. COVENANTS.

And the said Mortgagor, for himself and for his heirs, executors and administrators, TO PAY NOTES hereby covenant and agree with said Mortgagee, its successors or assigns as follows; that he will pay the principal note and the interest notes hereinbefore referred to and described promptly as they become due according to the tenor thereof; that so long as said notes shall TO PAY TAXES remain unpaid in whole or in part, he will pay all taxes, assessments and other charges that may be levied or assessed upon, or against the said premises, or on this mortgage, or on the TO KEEP BUILDINGS IN REPAIR debt secured thereby, when due and payable according to law and before they become delinquent, excepting only the Federal Income Tax and the Registration Tax of said State of Oklahoma; that he will keep all the improvements erected on said premises in good order and repair, and will not do or permit waste of the premises hereby mortgaged; and that he will keep the buildings now erected, or any which may hereafter be erected on said premises, insured against loss or damage by fire to the extent of Forty Two Thousand and No/100 Dollars, and against loss or damage by tornado to the extent of Forty Two Thousand and No/100 Dollars, in some company or companies acceptable to said Mortgagee and for the benefit of said Mortgagee, and will deliver the policies and renewals thereof to said Mortgagee. Provided that if the said Mortgagor shall fail or neglect to procure, pay for or deliver such insurance policies to the Mortgages, the then holder of this Mortgage may at their option, do so, and be reimbursed as hereinafter provded.

It is hereby further agreed that this Mortgage secured the payment of all renewal . principal or interest notes that may hereafter be given, in the event of any extension of time for the payment of said principal debt, to evidence said principal debt or the interest upon the same during said time of extension.

And it is further expression and end agreed between the parties as follows: FIRST-Should the said Mortgagor, his heirs, legal representatives or assigns, fail to pay any part of the principal or interest aforesaid when due, or fail to perform all and DEFAULT FOR NON-PAYMENT OF INTEREST singular the covenant and agreements are in contained, the entire debt remaining secured by this mortgage shall at once become and peyable at the option of the holder, without