including expenses of examination of title in preparation for foreclosure. Any expense incurred in litigation or otherwise, including attorney's fees and an abstract of title to said premises, incurred by reason of this mortgage, or to protect its lien, shall be repaid by the mortgagors to the mortgagee, or assigns, with interest thereon at ten per cent. per amum, and this mortgage shall stand as security therefor.

It is further agreed that upon a breach of the warranty herein or in the event of default in payment of installments of principal and interest for the space of three months, or non-payment of insurance premiums, taxes, assessments, or other charges, or failure to insure the premises or to pay any premium for any such insurance which may have been advanced by said second party, or failure to keep the said improvements in good repair and in a tenantable condition, or in the event any act of waste is committed on said premises, -- in any of which events the entire debt shall become due and payable, at the option of said party of the second part, or its assigns, -- the said party of the second part, or assigns, shall be entitled to a foreclosure of this mortgage, and to have the said premises sold and the proceeds applied

towards the payment of the indebtedness due the said second party, or its assigns, ascertained in accordance with the terms of the note and contract secured he reby, and that immediately upon the filing of the petition in foreclosure the holder hereof shall be entitled to the possession of the said premises, and to collect and apply the rents thereof, less reasonable expenditures, to the payment of said indebtedness, and for this purpose the holder hereof shall entitled to a receiver, to the appointment of which the mortgagors hereby consents, which appointment may be made either before or after the decree of foreclosure, and the holder hereof shall in no case be held to account for any rental or damage other than for rents actually received, the mortgagors hereby waiving any and all damage arising by reason of the taking possession of said premises as aforesaid, and for any and all other damage or liabilities that may occur to said property when in the possession of said mortgagee; and all the covenants and agreements herein contained shall run with the land herein conveyed.

This mortgage and the note and contract secured thereby shall in all respects be governed and construed by the laws of Oklahoma.

I hereby certify I wrote name of Rosa Stekoll to above in her presence and at her request this 31st day of January, 1924

J. B. Jennings

P. A. Broach

STATE OF OKLAHOMA. COUNTY OF TULSA

R. A. Stekoll Lena Stekoll J. M. Stekoll Rosa X Stekoll mark

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Before me Fred S. Broach , a Notary Public in and for said County and State, on this 31st day of Jamuary A. D., 1924, personally appeared R. A. Stekoll and Lona Stekoll, and J. M. Stekoll and Rosa Stekoll to me 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 hand and official seal the day and year above set forth. My commission expires March 10, 1924 (SEAL) Fred S. Broach, Notary Public State of Oklahoma Tulss County.

Before me, the undersigned, a Notery Public in and for said county and state on this 31st day of Jarmary, 1924 personally appeared Rosa Stekoll to me known to be the identical person who executed the within and foregoing instrument by her mark in my presence and in the presence of J. B. Jemings and P. A. Broadh as witnesses and acknowledged to me that she executed the same as her free and voluntary act and deed for the uses and purposes therein