

Lot Four (4), Block One (1), Home Gardens Addition to the City
of Tulsa, Tulsa County, Oklahoma,

with all the improvements thereon and appurtenances thereunto belonging, and warrant the title to the same.

This Mortgage is given to secure the principal sum of Two Hundred Twenty-five DOLLARS, with interest thereon at the rate of 8% per cent per annum, payable annually from date according to the terms of one certain promissory note, described as follows, to-wit:

Note in the sum of \$225.00, executed by Arta True, single, dated
February 28th, 1924, and bearing interest at the rate of 8% per annum
from date, and due August 28th, 1924,

executed by the makers hereof, of even date herewith, due and payable to the order of the second party, with interest thereon at the rate of 8% per centum per annum until due, and at the rate of ten per centum per annum after maturity.

The interest before maturity is further evidenced by coupons attached to the principal note, principal and interest payable at the place designated in said note and coupons.

The party of the first part hereby makes the following special covenants to and with said party of the second part and their assigns, to-wit:

FIRST. That said ^{first} party will procure separate policies of insurance against fire and tornadoes, each in the sum of ----- Dollars, and maintain the same during the life of this mortgage for the benefit of the mortgagee or their assigns, and made payable to the mortgagee or assigns as his or their interest may appear.

SECOND. That the first party will pay all taxes and assessments, whether general or special, lawfully levied or assessed on said premises before the same become delinquent,

THIRD. That the said first party will keep and maintain all improvements on the premises in good condition; commit or suffer no waste thereon, and not allow said premises to become in a dilapidated condition.

FOURTH. Upon any breach of the first, second or third special covenants of this mortgage hereinbefore, enumerated, as well as for the failure to pay any part of the indebtedness hereby secured, either principal or interest, at the time the same become due, the holder of this mortgage may declare the entire sum or sums secured hereby due and payable, without notice and shall be entitled to a foreclosure of this mortgage for the satisfaction thereof.

FIFTH. In case of default in payment of any insurance premium, taxes or assessments, the holder of this mortgage may pay and discharge the same, and all such sums so paid shall be secured by the lien of this mortgage and draw, interest at the rate of ten per cent per annum, provided that such payments by the mortgagee shall not operate as a waiver of the right to foreclose the mortgage under the provisions of the fourth special covenant hereinbefore set out.

SIXTH. Upon any default entitling the holder hereof to a foreclosure and if the indebtedness secured by this mortgage shall be collected by an attorney or through proceedings in any County, State or Federal Court, an additional sum of ten per cent of the amount due shall be recovered as attorney's fees and shall be included in any judgment or decree of foreclosure as a part of the indebtedness secured by this mortgage.

SEVENTH. Party of the first part, for said consideration, does hereby expressly waive appraisement of said real estate and all benefits of the homestead, exemption and stay laws in Oklahoma.

Dated this 28th day of February, 1924.

Arta True