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following described real estate and premises situated in Tulsa County, State of Ekcklahoma, towit: Lot Eighteen (18), in Block Four (4), Ohio Place Addition to the City of Tulsa, Tulsa County Oklahoma, according to the recorded plat thereof with all the improvements thereon and appurtenances thereunto belonging, and warrant the title to the same and waive the appraisement, and all homestead exemptions.

Also 30 shares of Class "a" Installment stock of said Association, evidenced by Certificate No. 430.

This mortgage is given in consideration of Three Thousand & No/100 Dollars, the receipt of which is hereby acknowledged, and for the purposes of securing the payment of the monthly sum, fines and fees, if any; and other items hereinafter specified, and the performance of the covenants hereinafter contained.

And the said mortgagors for themselves and for their heirs, executors and administrators, hereby covenant with said mortgagee, its successors and assigns, as follows:

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FIRST. Said Mortgagors being the owner of 30 shares of stock of the said FEDERAL SAVINGS AND LOAN ASSOCIATION of OKLAHOMA, and haying borrowed of said Association, in pursuance of its by-laws, the money secured by this mortgage, will do all things which the by-laws of said Association require shareholders and borrow-money secured by this mortgage, will do all things which the by-laws of said Association require shareholders and borrowers to do, and will pay to said Association on said stock and loan the sum of Forty Dollars and No Cents (\$40100) per month, on or before the 20th day of each and every month, until said stock shall mature as provided in said by-laws, provided that said indebtedness shall be discharged by the cancellation of said stock at maturity, and will also pay all fines and fees, if any, that may be legally assessed against them under said by-laws or under any amendments that may be made thereto, according to the terms of said by-laws and a certain non-negotiable note bearing even date heretith, executed by said mortgagors to said mortgagée.

SECOND. That said mortgagors within forty days after the same become due and payable, will pay all taxes and assessments which shall be levied upon the said lands; and will also keep all buildings erected and to be erected upon said lands insured against loss and damage by tornado or fire with insurers approved by the mortgagee in the sum of Three Thousand & No/100 Dollars, as a further security to said Mortgage debt, and assign and deliver to the mortgagee all insurance upon said property.

THIRDY IF said Mortgagor make default in the payment of any of the aforesaid taxes or assessments, or in procuring and maintaining insurance as above covenanted, said mortgagee it s successors or assigns, may pay such taxes and effect such insurance, and the sums so paid shall be a further lien on said premises, under this mortgage, payable forthwith, with interest at the rate of Ten per cent per annum.

FOURTH. Should default be made in the payment of said monthly sums or any of said fines and fees, or taxes, or insurance premiums, or any part thereof, when the same are payable as provided in this mortgage and insaid note and said by-laws, and should the same, or any part thereof, remain unpaid for the period of three months, then the aforesaid principal sum of Three Thousand & No/100 Dollars with all arrearages thereon, and all ppenalties, taxes and insurance premiums, shall, at the option of said mortgagee, or of its successors or assigns, become payable immediately thereafter, without notice, anything hereinbefore contained to the contrary thereof not withstanding. In the event of legal proceedings to foreclose this mortgage, the indebtedness thereby secured shall bear interest from the filing of such foreclosure proceedings at the rate of ten per cent per annum in lieu