

First: That the interest on said note shall be 83 cents per <sup>one</sup> hundred dollars per month, and that the stock payment shall be 80 cent per one hundred dollars per month.

Second: That mortgagor shall pay or cause to be paid, any fines assessed for non-payment of interest or stock dues, and all insurance premiums, taxes or assessments levied against said property when the same are due each year. Mortgagor agrees to keep property in a good state of repair and further agrees, should he fail to do so, that mortgagee may have same repaired and that such expense shall become a lien against said property.

Third: That mortgagor shall keep property insured against fire, lightning, windstorm and tornado, and gas explosion if required by mortgagee, with ~~due~~ contribution clause attached, in such companies as may be designated by mortgagee, for an amount not less than principal sum of this mortgage.

Fourth The mortgagor hereby assigns the stock aforesaid, and all other stock now or hereafter owned in said association, to the Association as collateral security for said loan. Should three monthly payments become due and unpaid, or should mortgagor fail to pay any insurance premiums, taxes, assessments, fines or any other charge, which might become a lien against said property, the whole amount of principal and interest shall become due and payable, at the option of the Association, and the mortgage and other security may be enforced for the payment thereof, and for payment of any other charge which may be legally levied against such property.

In event of legal proceedings to foreclose this mortgage the indebtedness thereby secured, including all charges of whatsoever nature due mortgagee, shall bear interest from the filing of such foreclosure proceedings at the rate of ten per cent per annum in lieu of further payments of monthly installments; and the mortgagor hereby expressly agrees to pay an attorney's fee of \$25.00 and 10 per cent on the amount named in this mortgage, together with expense of abstract, to include judgement ordering foreclosure, should the same be foreclosed, or suit brought for foreclosure, after default in any of the covenants of this mortgage. The mortgagor expressly agrees that this mortgage may be foreclosed for any breach of the above covenants, and waive appraisalment thereof, provided, however, mortgagors further agrees that mortgagee shall have the right to foreclose mortgage with appraisalment, or without appraisalment, it being the intent of this provision that mortgagee may, at its option, foreclose this mortgage with appraisalment.

In witness whereof, the mortgagors have hereunto set their hands and seals this 3rd day of September, 1924.

I. Karchmer,  
Bessie Karchmer.

State of Oklahoma )  
County of Tulsa ) SS

Before me, a Notary Public, in and for said State and County, on this 3rd day of September, 1924, personally appeared I. Karchmer and Bessie Karchmer, husband and wife, to me known to be the identical persons who executed the within and foregoing instrument, and they acknowledged to me that they executed the same as their free and voluntary act and deed, for the uses and purposes therein set forth.

(SEAL) F. B. Jordan, Notary Public.

My commission expires Oct. 11th, 1925.

Filed for record in Tulsa County, Okla. on Sept. 4, 1924, at 4:25 P.M. and recorded in book 491, page 471, Brady Brown, Deputy.

(SEAL) O. G. Weaver, County Clerk.