may at any time, at its own discretion, procure and substitute for any and all of the insurance so held as aforesaid, such other policy or policies of insurance, in like amount, as it may determine. In case of sale under foreclosure hereof, all such insurance shall thenceforth, and until the period of redemption shall expire, be made payable to the holder of the certificate of sale; and insuch event said mortgagee is hereby authorized to collectthe uncarned premium on any such policy it may cause to be canceled and apply such premium towatds the payment of premium on any such new insurance so payable to the holder of such certificate.

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Fifth: In case said mortgagor shall neglect or refuse to keep said premises in good repair and condition, to pay promptly when due all taxes mand assessments, as aforesaid, or to remove any atatutory liens on said premises; or to keep the buildings and improvements insured as aforesaid, and deliver the polic for policies of insurance, or the renewals threof, to said mortgagee, as aforesaid, then said mortgagee may, if it shall so elect, make repairs, pay such taxes and assessments, with the accrued interest, officers'Sfees, and expenses t thereon, redeem said premises which may have been sold or forfited for taxes or assessments thereon, purchase any tax title thereon, remove any statutory liens and prosecute or defend any suits in relationthereto, insure and kep insured said buildings in the same aforesaid, or for any less sum and for such time as said mortgages may deemproper. Any sums which maybe so paid out by said mortgagee, and all sums paid out for substituted insurance, as aforesaid, including the costs, expenses and attorney's fees paid in any suit affecting said real estate, when necessary touprotect the lienthereof shall bear interest from the dates of such payments at the same rates as said notes, shall be paid by said mortgagor? to said mortgagee upon demand, and shall be deemed aspart of the debt hereby secured, and recoverable as such in all respects. Any such liens, claims taxes, assessments or tax titles so purchased, paid, or redeemed by said mortgagee shall, as between the parties hereto and their successors in interest, be deemed valid, so that in no event shall the necessity or validity of any such payments be disputed.

Sixth: Extension of time of payment of said indebtedness, or any part thereof, by agreement of said mortgagee and any future owner of said premises, without notice of such extension to the makers of said notes, shall not operate to release such makers from personal obligation thereon.

Seventh: Breach of any of the foregoing covenants, or default in any of such payments of principal or interest, as aforesaid, shall, at the election of said mrtgages, exercised at any time after such brech pr default without notice to any one, cause all the sums hereby secured, with the interest thereon, to become at once due and payable, and sid mortgages may enforce payment thereof by foreclosure brotherwise.

In case action's brought to foreflose this mortgage, said mortgagor will pay aureasonabhecattorney's fee, which this mortgage also secures, to become due and payable when suit is filed; and do expressly waive the appraisement of said real estate.

Dated this thirteth day of June, in the year one thousand nine hundred and twenty four.

William O.Bohnefeld, Jessie A. Bohnefeld,

State of <sup>O</sup>klahoma) )SS

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County of Tulsa ) Before me, a Notary Public in and for said County and State, on this 7th day of July, 1924, personally appeared William <sup>O</sup>. Nonnefeld and Jessie A Bohnefeld, his wife, to me known to be the identical persons who exeduted 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. My commission expires Oct 27, 1926.