

by Lyda Vaden to said Association to secure a loan of one thousand and no/100 dollars, and the sum of eight & no/100 dollars, the same being the interest due monthly upon said sum so borrowed by us, and we promise to pay said Association at its Home Office the said sums of money, amounting in the aggregate to fortyeight & no no/100 dollars on the 20th day of each and every month, and continue such monthly payments for a term of 75 months from the date hereof.

And we further agree, in case of default in payment of said sums of money, or any part thereof, monthly as aforesaid, to pay all fines and penalties assessed on account thereof, in accordance with the rules, regulations and By-Laws of said Association, and, if, in case of default, the stock pledged and the security given to secure said monthly payments shall, upon the sale thereof, be insufficient to repay said Association any balance which may be due and owing on said loan, we promise and agree to fully pay and discharge same. If we shall fail for a period of six successive months to pay dues, interest or other charges required by the By-Laws or shall become indebted to the Association in a sum equal to the gross amount of the dues and interest for a period of six months, the whole of this obligation shall become due and payable and may be collected by law. The payment of said monthly sum aggregating forty eight & no/100 dollars, each and every consecutive months hereafter until the maturity of said stock and the payment of all fines, penalties, advances, liens and other charges, shall entitle all of said certificate of stock to redemption by said Association at the par value thereof, and the said shares of stock evidenced by Certificate No. 362 so taken and redeemed shall be taken by said Association in full satisfaction of this obligation and deed of trust or mortgage to secure the same.

This obligation may be paid off at any time upon giving thirty days' written notice to the Home office of the Association, in which event this note or obligation may be credited on such repayment of loan, with the withdrawal value of the stock carried with same.

Lyda Vaden
Hosea O. Vaden.

Now, therefore, if said parties of the first part shall pay the several sums of money mentioned in said note or obligation, including all dues, interest and premium, when they shall be or become due and payable, as aforesaid, and shall faithfully perform all of the said other agreements, then these presents shall be void; otherwise the same shall be and remain in full force and effect, and this mortgage may be immediately foreclosed and enforced for the unpaid amount of the principal or said note, the unpaid interest and premium, and the expenditures hereinbefore named, made by said party of the second part, to pay said taxes, assessments, and insurance and to protect the title to said premises, together with the charges as provided by the By-Laws of the said Association, for the non-payment of said interest, premium, expenditures and ^{the} payment of mortgages before their maturity, and one hundred and no/100 dollars attorney's fee for instituting suit upon this mortgage also for foreclosing the same; all of which shall be a lien upon said premises and secured by this mortgage, and included in any degree of foreclosure rendered thereon, and all rents collected by said party of the second part shall be applied on the payment of said debt. And the said parties of the first part, for said consideration do hereby expressly waive an appraisalment of said real estate and all benefits of the homestead exemption and stay laws of the State of Oklahoma.

In event of legal proceedings to foreclose this mortgage, the indebtedness thereby secured shall bear interest from date of default at the rate of ten (10) per cent per annum in lieu of further monthly installments and the charges of stock above referred to shall be cancelled and the surrender value thereof as provided in the By-Laws of said Association, as of the date of the first default, shall be applied in reduction of the sums due on this mortgage.