

insulated ; the party of the second part reserving for himself and his representatives, the right to enter upon and inspect the premises at any reasonable hours and as often as he, or they, may desire.

Fifth: That said first party will, at once, insure the buildings upon said premises against loss by fire, lightning and wind storms, to the amount of \$3500.00 , in insurance companies approved by said second party, and at once deliver all policies, properly assigned, to said second party as collateral and additional security for the payment of said debt, interest, and all sums secured hereby, and will so maintain such insurance until said debt is paid, and if default is made therein, then said second party may so insure and re-insure said buildings, acting as agent for said first party in every particular; that every insurance policy on said premises , issued before said debt is paid, shall be assigned as collateral security to the party of the second party, or assigns, as above provided, and whether the same have been actually assigned or not, they shall, in case of loss, be payable to said second party, or assigns, to the extent of their interest as mortgagee in said premises; and that said second party or assigns may assign said policies as agent of said first party to any subsequent purchaser of said premises; and that in the event of loss under such policy or policies the second party shall have and is hereby specifically given full power to settle and collect the same and to apply the amount so collected toward the payment of the indebtedness hereby secured.

Sixth: That in case the said first party shall make default in any one or more of said agreements, then the said second party, or assigns, may pay such taxes, charges, assessments, rights or imposition, and effect such insurance, and protect said title against adverse claims and liens , and pay all costs thereof, and the amounts so expended therefor, with interest at the rate of ten per cent on sums paid for insurance and protection of title, and to release liens, and for costs thereof, from date of such expenditure until paid, and with the penalties and rates of interest fixed by law, on such taxes, charges, assessments, rights and impositions shall be considered a sum the repayment of which is to be hereby secured.

Seventh: That if the makers of said note or notes shall fail to pay any of said money, either principal or interest, when ever the same becomes due, or in case the said first party shall commit waste upon said premises or suffer the same to be done thereon, or fail to conform to or comply with any of the covenants contained in this mortgage, the whole sum of money herein secured may, at the option of the holder of the note hereby secured , and at its ,his, or her option, only, and without notice , be declared due and payable at once, and this mortgage may thereupon be foreclosed for the whole of said money, interest and costs, and said second party, his heirs, executors, administrators or assigns, or any legal holder hereof, shall at once, upon the filing of a petition for the foreclosure of this mortgage, be entitled to the immediate possession of the above described premises, and may at once take possession and receive and collect rents, issues and profits thereof. For value received, the first party hereby waives all benefits of the stay, valuation and appraisal laws of the State of Oklahoma.

Eighth: That first party will pay attorney's fee of \$10.00 and ten per cent on the attorney employed to collect the sums secured by this instrument, if default be made in payment of the sums hereby secured when due, or when declared due under the terms hereof; and also in the event of foreclosure of this mortgage, the said first party agrees to pay a reasonable attorney's fee of any person employed to foreclose this mortgage; and the said attorney's fee in either case shall be a lien upon said premises and secured by these presents.

Ninth: That upon the institution of proceedings to foreclose this mortgage, the plaintiff therein, without regard to the value of the mortgaged premises or the adequacy of any