covenants and agrees with the second party that he is lawfully seized of the above described premises, and has good right todconvey same; that he will not commit or suffer waste on said prmises; that he will pay all taxes and assessments levied upon said realestate before same become delinquent; that he will atonce, wathout delay, cause the buildings upon said premises situate, to be insured or reginsured against loss by fire, in the amount of \$2500.00, (the insurance company or companies to be subject to approval of second party) and he will continue and maintain such insurance without intermission so long as the note hereby remains unpaid, and shall deliver the policy or policies properly assigned or pleged to said second party, and in the event of loss said second party shall have power to collect such policy or policies and apply the proceeds thereof to the payment of the debt herein secured, that if the maker of the note hereby secured shall/fail to pay either principal or interest within thirty days after due, or shall fail to perform any of the covenants herein stipulated, the note here in secured may thereupon, at the option of the holder, and his option only, without notice, be declared due and payable, and this mortgage may therespon be foreclosed; that vin case of default in the performance of any covenant herein stipulated, he will pay interest on the note herein secured, at the rate of 10 per cent per annum from date thereof until the final payment; that the hereby waives all benefit of the stay, valuation and appraisement laws of the State of Oklahoma.

The said party of the first part of himself, his heirs, representatives and assigns, hereby expressly agrees that in case of foreclosure of this mortgage as hereinbefore provided, he will pay to the plaintiff or other party foreclosing this mortgage, a reasonable attorney feetherefor; such fee to be due and payable upon the filing of the petition for foreclosure, and the same shall be a further charge and lientupon the premises described in this mortge, gage, and the amount thereof shall be recovered in said foreclosure suit and included in the judgement rendered in such action, and shall be enforced and collected in the same manner as the principal debt secured thereby.

Signed this third dayof December, A.D. 1924.

Mary S. Hooper, J.S. Hooper.

In presence of

E.A.Lilly, M.V.Lilly.

State of Oklahoma)

Tulsa County) Before me, a notary Public, in and for said County and State, on this ninth day of December, 1924, personally appeared Mary S. Hooper and J. S. Hooper, her hashand, to me known to be the identical persons who executed the within and foregoing instrument, and acknowledged to me that they executed the same as their free and voluntary act and deed for theuses and our mees therein set forth.

(SEAL) E. A. Lilly, Notary Public,

My commission expires March 26th, 1925.

Filed for record in Tulsa Co. Okla.onDec. 9, 1924, at 3:30 P.M. recorded in book: 497, page 591, Brady Brown, Deputy,

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

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State of Oklahoma))SS County of Tulsa)

AFFIDAVIT.

R.E. Beger, being first duly sworn on weath states that he has been a resident