

in the compliance with or conformance to any of the covenants and agreements contained in the aforesaid Mortgage, then, and in that event, the aforesaid entire principal sum with interest thereon, regardless of the maturity of this note, with all arrearages of interest thereon, shall at the option of the holder become due and payable immediately, without notice, anything hereinbefore contained to the contrary notwithstanding.

A. MILLER HAMMETT

ADELAIDE E. HAMMETT.

The mortgagee agrees with the mortgagors that, notwithstanding the terms and tenor of the above described note, the mortgagors may, on any date upon which interest shall be due according to the terms of said note, after having given to the mortgagee sixty days notice in writing, at its home office in New York City, New York, of their intention so to do, pay One Thousand (\$1,000.00) Dollars, or multiples thereof, upon the principal of said note, such payments, however, not to exceed Six Thousand (\$6,000.00) Dollars in any one year. PROVIDED, HOWEVER, that the mortgagors may, on any date upon which interest shall be due according to the terms of said note, after having, sixty (60) days prior to said date, delivered to the mortgagee written notice, at its home office in New York City, New York, of their intention so to do, make payment of the entire amount then owing on said note, by paying one-half ( $\frac{1}{2}$ ) of one (1%) per cent, per annum, of the principal then owing for the unexpired term thereof, in addition to the principal and interest of said note, according to its terms.

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The mortgagors covenants with the mortgagee as follows:--

1. That at the making and delivery herewith the mortgagors the lawful owner in fee of the said property and real estate hereby mortgaged, that the mortgagors seized of a good and indefeasible estate of inheritance therein free and clear of all encumbrances, and that the mortgagors have good right and authority to mortgage the same and warrants the title to the same.

2. That the mortgagors will pay all of said sums, payments and interest mentioned in said note as they become due and payable, that the mortgagors will promptly pay all taxes, assessments and rates and all premiums of insurance chargeable against the mortgagors or against said property; that the mortgagors will keep said property and the building situated thereon in good condition and repair and that the mortgagors will keep said property and the building situated thereon in good condition and repair and that the mortgagors will do no act, by which the value of said property may be impaired.

3. That the mortgagors will keep the buildings constructed on said premises insured against loss or damage by fire, lightning, tornado and wind, for the benefit of the mortgagee in the sum of not less than Thirty Thousand and no/100 Dollars (\$30,000.00) in some responsible insurance company or companies to be approved by the mortgagee, and will deposit the policies for said insurance with the mortgagee, and will deposit renewals of such policies with the mortgagee at least seven days before the expiration of such policies.

4. That the mortgagors will exhibit receipts showing payment of any and all taxes, water rates and assessments at the Home Office of the mortgagee within twenty days after such taxes, rates or assessments become due and payable.

5. That in the event of the passage after the date of this mortgage of any law of the State of Oklahoma deducting from the value of land for the purposes of taxation any lien thereon or changing in any way the Laws now in force for the taxation of mortgages, deeds of trust or the debts or obligations secured thereby for state or local purposes, or the manner of the collection of any such taxes so as to affect the interest of the mortgagee, the whole of the principal sum secured by this mortgage, together with the interest due thereon, shall at the option of the mortgagee, without notice to any party, become immediately due and

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