If such insurance is not effected and maintained, or if any and all taxes and assessments which are or may be levied and assessed lawfully against said premises or any part thereof are not paid before delinquent then the mortgagee may effect such insurance or pay such taxes and assessments and shall be allowed interest thereon at the rate of ten per cent. per annum until paid, and this mortgage shall stand as security for all such payments; and if said sum or sums of money or any part thereof is not paid when due, or if such insurance is not effected or maintained, or any taxes or assessments are not paid before delinquent the holder of said note, and this mortgage may elect to declare the whole sum or sums and interest thereon due and payable at once and proceed to collect said debt, including attorney's fees and to foreclose this mortgage; and shall become entitled to the possession of said premises.

est regeler to the state of the second

Said party of the first part waives notice of election to declare the whole debt due, as above stated, and also the benefit of stay, valuation or appraisement laws.

IN WITNESS WHEREOF, the said party of the first part has hereunto set his hand, the day and year first above written.

Chas. M. Adams.

STATE OF OKLAHOMA, COUNTY OF TULSA.) SS.

Before me, Lester Curie, a Notary Public in and for said County and State, on this 28th day of January, 1909, personally appeared Chas. M. Adams and ... to me known to be the identical person who executed the within and foregoing instrument and acknowledged to me that he executed the same as his free and voluntary act and deed, for the uses and purposes the rein set forth.

WITNESS MY HAND AND official seal.

Lester Curie, Notary Public.

(SEAL) My commission expires June 28th, 1912.

Filed for record at Tulsa, Okla., Jan. 29, 1909, at 4.45 P. M.

H. C. Walkley, Register of Deeds (SEAL)

()

OUL AND GAS LEASE.

IN CONSIDERATION OF THE SUM OF EIGHTY & No / 100 Dollars, the receipt of which is hereby acknowledged, and in further consideration of the the covenants and agreements hereinafter mentioned, Ethel M. Cobb, nee Quinton, of Texana, Oklahoma, hereinafter referred to as the lessor, hereby grants unto Pearl Oil and Investment Company, a corporation of Collinsville, Oklahoma, hereinafter referred to as lessee, its heirs, successors or assigns, all the oil and gas in or under the following described premises, together with the exclusive right to enter therein at all times for the purpose of drilling and operating for oil, gas or water, and to erect, install and maintain all buildings and structures machinery and appliances, and lay all pipes necessary for the production, storage and transportation of oil, gas and water upon and from said premises. Excepting and reserving, however, to the lessor the one- eighth (1/8)part of all oil produced and saved from said premises, to be delivered in the pipe line with which the lessee may connect its wells, namely: All that certain lot of land situated in the Township of Twenty-two (22) County of Tulsa, in the State of Oklahoma, bounded and described as follows, to - wit:

South Half (1) of Southwest Quarter (1) of Section Fourteen (1), Township Twenty Two (22) North, Range Thirteen (13) East, containing 80 acres more or less, contain ing eighty acres, more or less.

174