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TO HAVE AND TO HODD THE SAME, with all and singular the tenements, hereditaments and appurtenances thereunto belonging, or in anywise appertaining, and all rights of homestead exemption unto the said party of the second part, and to her heirs and assigns forever, and the said parties of the first part do hereby covenant and agree that at the delivery hereof the y are the lawful owners of said premises above gramted and seized of a good and indefeasible estate of inheritance therein free and clear of all incumbrances, and that they will warrant and defend the same in the quiet and peaceable; possession of the said party of the second part, her heir s and assigns, forever, against the claims of all persons whomsoever.

This mortgage is given as security for the performance of the covenants herein, and the furthing discorded the first day of Mansas, the principal sum of Fourteen Hundred Fifty Dollars, on the first day of November, 1913, according to the terms and conditions of the one promissory note, made and executed by James D. Ward and Eva Ward, his wife, parties of the firstpart, bearing even date herewith, with interest thereon at the rate of six per cent. per annum, payable annually, but with inte rest after maturity at the rate of ten per cent, per annum, which interest is evidenced by five coupon interest notes thereto attached.

Second: Said parties of the first part hereby covenant and agree to pay all taxes and suffactives therefor on said loans or upon the legal holder of said notes and mortgage on account of said loan by the State of oklahoma, if any there be, or by the County or town wherein said land is situated, when the same become due, and to keep the buildings upon the mortgaged premises insured in some reliable fire insurance company, approved by the party of the second part, for the sum of no Dollars, and to assign the policies to said party of the second part as their interests appear and delivergated policies and renewals to said party of the second part, to be held by them until this mortgage is fully paid and said party of the first part assums all responsibility of proof and care and expense of collecting such insurance if loss occurs.

Third: The said parties of the first part agree to keep all buildings, fences and other improvements on theusaidaland in as good repair as they now are, and not to commit or allow any waste on said premises.

Fourth:-It is further expressly agreed by and between the parties hereunto that if any default be made in the payment of any part of either said principal or interest notes, when the same become due, or in case of the default in the payment of anyinstallment of taxes or assessments upon said premises, or upon said loan, or the premiums for said fire insurance when the same become due, or in case of the breach of any covenant or condition herein contained, the whole of said principal sum named herein and interest thereon, shall become immediately due and payable, at the option of said second party, and this mortgage may be foreclosed accordingly. And it is also agreed that in the event of any default in payment or breach of any covenant or condition herein, the rents and profits of said premises are pledged to the party of the second part, or her heirs as assigns, as additional collateral security, and the said party of the second part or assigns, shall be entitled to possession of said premises, by receiver or otherwises.

Fifth:- It is hereby further agreed and understood that this mortgage secures the payment of the principal note and interest notes herein described, and all renewal, principal or interest notes that may hereafter be given, in the event of any extension of time for the payment of said principal debt, to evidence said principal or the interest upon the same during the said time of extension.