

the laws of the State of Oklahoma, including all taxes and assessments of every kind and character levied upon the interest therein of the mortgagee or its assigns; and will pay all taxes levied upon said mortgage, and the said first party shall not be entitled to any offset against the sums hereby secured for taxes so paid.

PROVIDED, HOWEVER, That the said mortgagee or the legal holder of this mortgage, in case the said party of the first part shall fail, for the term and period of thirty days after the same shall become due, to pay any taxes levied against said mortgaged premises, the mortgagee, its successors or assigns may, at its or their option, pay such taxes.

FOURTH: That said first party will keep all buildings, fences and other improvements on said real estate in as good repair and condition as the same are in at this date.

FIFTH: That said first part will at once insure the buildings upon said premises against loss by fire, lightning and wind storms, in the amount of \$..... In insurance companies approved by said second party, for not less than a three year term, and at once deliver all policies, to said second party as collateral and additional security for the payment of said debt, interest and all sums secured hereby, each policy having a subrogation mortgage clause attached thereto with loss if any payable to said second party or assigns, 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 part 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 the said first party will immediately pay to the second party, its successors or assigns, all and every such sum and sums of money as it may have so paid for taxes and assessments against said real estate, or upon said mortgage and for insurance and on account of said liens, claims, adverse titles and encumbrances on said premises and expenses of perfecting and defending title to said lands, with interest thereon at the rate of ten (10) per cent. per annum from the time said sum or sums of money may have been so advanced and paid, until the same are repaid, except the first party agrees to pay the penalties and the legal rate of interest specified by law on all sums expended for delinquent taxes, and all of which said sum or sums of money, and the interest to accrue thereon, shall be a charge upon said premises, and shall be secured by this mortgage.

SEVENTH: That if the makers of said note or notes, shall fail to pay any of said money, either principal or interest, when due, or in case the said first party shall commit or permit waste upon said premises, or fail to conform to or comply with any one or more 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, together with the statutory damages in case of protest; and the legal holder hereof shall, upon the filing of a petition for the foreclosure of this mortgage, be forthwith entitled to the