or assessments, or in procuring and maintaining insurance as above covenanted, said mortgagee its successors or assigns, may pay such taxes and effect such insurance, and the sums so paid shall be a further lien on said premises under this mortgage, payable forth with, with interest at the rate of eight per cent. per annum.

FIFTH: Should default be made in the payment of any of said monthly sums, or of any of said fines or taxes, or insurance premiums, or any part thereof, when the same are payable as provided in this mortgage and in said note and said by-laws, and should the same, or any part thereof, remain unpaid for the period of six months, then the aforesaid principal sum of Three Thousand Dollars, with all arrearages thereon, and all penalties, taxes and insurance premiums, shall, at the option of said mortgages, or of its successors or assigns, become payable immediately thereafter, although the period herein and by said note and said by laws limited for the payment thereof shall not then have expired, anything herein contained to the contrary thereof in anywise notwithstanding In the event of legal proceedings to foreclose this mortgage, the indebtedness hereby secured shall bear interest from the riling of such foreclosure proceedings at the rate of temperature per annum in lieu of the payment of further monthly installments.

SIXTH. Said mortgagors shall pay to said mortgagee, or to its successors or assign the sum of One Hundred Dollars as a reasonable solicitor's fee, in addition to all other legal costs, as often as any legal proceedings are taken to foreclose this mortgage for default in any of its covenants, or as often as the mortgagor or mortgagee may be made a defendant in any suit affecting the title to said property, which sum shall be an additional lien on said premises.

SEVENTH. All the aforesaid covenants shall run with the land. This contract shall be construed in accordance with the laws of the State of Oklahoma.

IN WITNESS WHEREOF, the said mortgagors have hereunto set their hands and seal on the 27th, day of Nay 1809.

STATE OF OKLAHOMA, ) : SS. COUNTY OF TULSA. )

Before me, V. I. Pucini, a Notary Public, in and for said County and State, on this 27th, day of May 1909, personally appeared Esstella M. Roach and J. K. Roach, wife and husband, 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 the uses and purposes therein set forth.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial seal, on the date above mentioned.

V. I. Pucini, Notary Public.

(SEAL) My commission expires on the Fourtheenth day of March 1912.

Filed for record at Tulsa, Oka., May 28, 1909, at 4.35 o'clock P. M.

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