

line of Second Street a distance of twenty Five (25) feet or to the West line of the Alley thence in a Northerly Direction along the West line of said alley a distance of Sixty Four and One Half (64½) feet, thence in a Westerly Direction parallel with the North line of said Second Street a distance of One Hundred and Forty (140) feet or to the East Line of Boston Avenue; Thence in a Southerly direction along the West line of Boston Avenue a distance of Seventy Four and One Half (74½) feet or to the place of beginning, and all according to the Government Plat and Survey thereof.

The mortgagors represent that they have fee simple title to said land, free and clear of all liens and incumbrances, and hereby warrant the title against all persons, waiving hereby all rights of homestead exemption.

PROVIDED, That whereas said mortgage are justly indebted unto said mortgagee in the principal sum of Twenty Five Thousand (\$25,000.00) Dollars, for a loan thereof made by said mortgagee to said mortgagors and payable according to the tenor of five certain principal notes executed by said mortgagors, bearing date September Fourth (4) 1909, payable to the order of said mortgagee, Thomas F. Galt, on the first day of October 1914, with interest from date until default or maturity, at the rate of six per cent. per annum, and after default or maturity, at the rate of ten per cent. per annum, payable semi annually both before and after maturity, the installments of interest until maturity being evidenced by coupons attached to said principal note, and of even date therewith, and payable to the order of said mortgagee, both principal and interest being payable at the Third National Bank of St. Louis, Mo., If said mortgagors shall pay the aforesaid indebtedness both principal and interest, according to the tenor of said note, as the same shall mature, and shall keep and perform all of the covenants and agreements of this mortgage, then these presents to become void; otherwise to remain in full force and effect.

Said mortgagors agree to pay all taxes and assessments that may be levied within the State of Oklahoma, upon said lands and tenements, or upon any interest or estate therein including the interest represented by this mortgage lien, or upon the mortgage or the note or debt secured hereby; and further to pay any tax, assessment or charge that may be levied, assessed against or required from the holder of said mortgage and note as a condition to maintaining or enforcing or enjoying the full benefit of the lien of this mortgage, or the collection of the said indebtedness. In case said mortgagors shall fail to pay any such taxes, assessments or charges, then the holder of this mortgage and the note secured hereby may pay such taxes, assessments or charges, and said mortgagors agree to repay upon demand the full amount of said advances, with interest at the rate of ten per cent. per annum from date of such advancement, and this mortgage shall be a further lien for the repayment thereof.

The mortgagors agree to keep all buildings and improvements upon said land in as good condition as they now are; to neither commit nor suffer waste; to maintain continuously until this loan is fully paid, both fire and tornado insurance upon all buildings, in a company satisfactory to the mortgagee or assigns, in a sum not less than Twenty Five Thousand (\$25,000.00) Dollars, payable in case of loss to mortgagee or assigns, upon the mortgaged indebtedness, all insurance policies to be delivered unto mortgagee or assigns as soon as written, and by them retained until the payment of this obligation. And the mortgagors authorize the holder hereof to repair any waste, and to take out policies of insurance, fire, tornado or both, should mortgagors default in so doing and to advance the money therefor; and to repay such advances with interest at the rate of ten per cent per annum, mortgagors pledge themselves, and the lien of this mortgage shall extend thereto.