

land, free and clear of all liens and encumbrances, and hereby warrant the title against all persons, waiving hereby all rights of homestead exemption,

PROVIDED, That whereas said mortgagors are justly indebted unto said mortgagee in the principal sum of Four Thousand Dollars (\$4000.00) for a loan thereof made by said mortgagors to said mortgagee and payable according to the tenor of One (1) certain principal, notes, executed by said mortgagors, bearing date of November 26th, 1909, payable ^{to} at the order of said mortgagee, Thomas F. Galt, as follows:

One principal note of four thousand dollars (\$4000.00); due November 26th, 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 notes 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, Missouri.

If the said mortgagors shall pay the aforesaid indebtedness both principal and interest, according to the tenor of said notes, 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 thereon including the interest represented by this mortgage lien, or upon the mortgage or 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 enjoying or enforcing 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 said 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 are now; to neither commit nor suffer waste, to maintain continuously until this loan is fully paid, fire, gas explosion and tornado insurance upon all buildings in a company or companies satisfactory to the mortgagee or assigns, in a sum not less than four thousand dollars (\$4000.00) 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, gas explosion and tornado; should mortgagors default in so doing and to advance the money therefore; and to