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, mortagors pledge themselves and the lien of this mortgage shall extend thereto.

Non-compliance with any of the agreements made herein by the mortgagors shall cause the whole debt secured hereby to mature at the option of the holder hereof, and no demand for the fulfillment of b oken obligations or conditions, and no notice of election to consider the debt due shall be necessary before instituting suit to collect same and foreclose this mortgage, the institution of such suit being all the notice required.

The mortgagors further expressly assign to the holder of said mortgage indebtedness all their interest in any outstanding leases upon said land, whether agricultural or mineral, and all their rights to any royalties or rents arising from any such leases; and mortgage is authorized at mortagee's option, but is not required to collect such rents or royalties, and to hold such royalties or rents as mortgagee collects or as are paid over to mortgagee by mortgagors and apply the same to the payment of this mortgage indebtedness as it matures

The exercise of the rights and authority herein granted to the holder of the mortgage indebtedness to pay taxes, take out insurance, collect rents or royalties, shall be optional with the holder of said mortgage indebtedness and not obligatory upon him, and he shall not in any case be liable to the mortgagers for a failure to exercise any such authority to pay taxes, take out insurance, collect royalties or rents, or any other authority herein granted.

Grantors agree that in case default occurs upon said mortgage indebtedness or any part thereof and suit is instituted to collect the same, they will pay an attorney's fee of ten per cent on the first five hundred dollars, and five per cent on sums above that, to become due immediately upon filing the petition and which attorney's fee may be included in the cause of action and shall be secured by the lien on this mortgage.

Witness my hand this 14th day of December 1909

Hollis Hope Howard.

Executed, and delivered in the presence of Theadore Cox.

State of Oklahoma )
Stulsa County.

Before me (the undersigned) a notary public in and for said county and state on this 14th day of Dec, 19 09 personally appeared.

Hollis Hope Howard to me known to be the identical person who executed the within and foregoing instrument and acknowledged to me that she executed the same as her free and voluntary act and deed for the uses and purposes therein set forth.

the Committee of the Co

(SEAL) My commission

expires March 14- 1912.