

the buildings erected and to be erected on the premises described in this mortgage in perfect repair, of which second party shall be the sole judge, and first party hereby agrees that whenever second party, its successors or assigns, shall deem any repairs necessary to prevent said buildings from deteriorating in value, he will make such repairs, and that if he fails to do so after thirty days' notice, said second party may proceed to make such repairs, and the amount paid therefor shall be a lien on the premises above described, added to the amount secured by these presents, and shall be payable on demand, with interest at nine per cent (9%) per annum,

IT IS ALSO FURTHER AGREED, That whereas, the said Elizabeth A. Brown and Andrew J. Brown have borrowed of said THE DETROIT UNITED BANK, the amount of Twenty two hundred fifty (2250) Dollars secured by this mortgage.

NOW THEREFORE, the said Elizabeth A. Brown and Andrew J. Brown first parties, agree to do all things required of them by this mortgage and the bond hereinbefore mentioned and to repay to said Bank the principal sum of Twenty Two Hundred fifty dollars in one hundred monthly payments of Twenty two and 50/100 Dollars each according to the terms mentioned in said bond, one payment to be made on or before the last business day of the month in which said bond and mortgage are executed, and a like payment on or before the last business day of each successive month thereafter until one hundred of said monthly payments of principal have been made and Elizabeth A. Brown and Andrew J. Brown further agree to pay \$15.75 interest on or before the last business day of the month in which said bond and mortgage are executed, and a like sum on or before the last business day of each successive month thereafter for the period of one year from the date of this instrument; during the second year of this loan agrees to pay \$13.76 interest monthly on or before the last business day of each month; during the third year of this loan agree to pay \$11.74 interest monthly on or before the last business day of each month; during the fourth year of this loan agrees to pay \$9.77 interest monthly on or before the last business day of each month; during the fifth year of this loan agrees to pay \$7.74 interest monthly on or before the last business day of each month; during the sixth year of this loan agrees to pay \$5.76 interest monthly on or before the last business day of each month; during the seventh year of this loan agrees to pay \$3.78 interest monthly on or before the last business day of each month; during the eighth year of this loan agrees to pay \$1.76 interest monthly on or before the last business day of each month; during the first four months of the ninth year agree to pay \$0.45 interest monthly on or before the last business day of each month. With the privilege, however, of repaying said loan or the balance due on \$100 of the same or any multiple thereof at the end of any year from the date of this mortgage and said bond, in which case monthly payments shall be reduced proportionately.

But in no event, whether first parties elect to avail themselves of the privilege of repaying said loan before said monthly payments hereinbefore provided for have been made or not shall the interest paid for the use of the money exceed the rate of eight and nine-tenths ~~for~~ (8.9) per cent per annum on the amount remaining unpaid from month to month. It is further understood and agreed that all payments which are not promptly made when due shall thereafter draw interest at the rate of eight and nine tenths (8.9) per cent per annum until paid.

AND IT IS ALSO AGREED, That should any default be made in the payment of any of the items mentioned in this mortgage on the day when the same are made payable by this mortgage or said bond, or should said first parties fail or neglect to pay, or cause to be paid all taxes, assessments, or public rates levied upon said premises, when the same become due and payable under the laws of Oklahoma, or shall allow or permit any legal or equitable liens to stand or to be placed against the premises herein conveyed, that will in any manner affect or weaken the security herein, intended so to be, or shall commit waste on said premises, or do any