

AND IT IS EXPRESSLY AGREED AND PROVIDED BY AND BETWEEN THE PARTIES HERETO, THAT OF SAID MORTGAGOR SHALL FAIL OR NEGLECT TO INSURE SAID BUILDINGS, OR SHALL FAIL OR NEGLECT TO PAY SAID TAXES AND ASSESSMENTS AS ABOVE PROVIDED, THE MORTGAGEE MAY EFFECT SUCH INSURANCE AND PAY SUCH TAXES AND THE PREMIUM OR PREMIUMS PAID FOR SUCH INSURANCE AND THE TAXES SO PAID, THE PART.. OF THE FIRST PART AGREE TO REPAY, AND THE SAID SUMS OF MONEY SHALL AT ONCE BECOME DUE AND BEAR INTEREST AT THE RATE OF .. PER CENT. PER ANNUM UNTIL REPAYED. AND THE SAME SHALL BE PAID AT THE SAME TIME AND WITH THE FIRST INSTALLMENT OF INTEREST WHICH SHALL BECOME DUE THEREAFTER, AND SHALL BE A PART OF THE DEBT SECURED BY THIS MORTGAGE AND A LIEN ON SAID LAND.

NOW THE PAYMENT OF THE SAID PRINCIPAL, INTEREST, TAXES AND INSURANCE PREMIUMS, AS ABOVE PROVIDED, WILL RENDER THIS CONVEYANCE VOID.

BUT IT IS EXPRESSLY PROVIDED, THAT TIME AND THE EXACT PERFORMANCE OF ALL THE CONDITIONS HEREOF IS OF THE ESSENCE OF THIS CONTRACT, AND IN CASE DEFAULT BE MADE IN THE PAYMENT OF ANY OF SAID SUMS OF MONEY WHEN DUE AND PAYABLE, AS ABOVE PROVIDED, EITHER OF THE PRINCIPAL OR ANY INSTALLMENT OF INTEREST, OR ANY PORTION THEREOF OR OF ANY OF THE SAID TAXES, OR IN THE PERFORMANCE OF ANY OF THE COVENANTS OR CONDITIONS HEREIN PROVIDED ON THE PART OF THE MORTGAGOR, THEN THE WHOLE OF THE PRINCIPAL SUM AND THE INTEREST ACCRUED AT THE TIME DEFAULT IS MADE, AND ALL TAXES WHICH THE HOLDER OF SAID NOTE SHALL HAVE PAID OR BECOME LIABLE TO PAY, SHALL AT THE OPTION OF SUCH HOLDER BECOME DUE AND PAYABLE AND THIS MORTGAGE MAY BE FORECLOSED AT ANY TIME THEREAFTER.

AND IT IS ALSO EXPRESSLY AGREED BETWEEN SAID PARTIES THAT IF ANY SUIT IS INSTITUTED TO EFFECT SUCH FORECLOSURE, BY REASON OF ANY SUCH DEFAULT, THE PARTY TO SUCH SUIT HOLDING THIS MORTGAGE MAY RECOVER THEREIN AS ATTORNEY'S FEES SUCH SUM AS THE COURT MAY ADJUDGE REASONABLE, IN ADDITION TO COSTS AND DISBURSEMENTS ALLOWED BY THE CODE OF CIVIL PROCEDURE, AND SAID ATTORNEY'S FEES AND COSTS SHALL ~~SMALL~~ BE SECURED BY THIS MORTGAGE.

IN TESTIMONY WHEREOF, THE PARTIES OF THE FIRST PART HAVE HEREUNTO SET THEIR HANDS AND AFFIXED THEIR SEALS.

EXECUTED IN THE PRESENCE OF

<u>BERTHA M. KEARNEY</u>	AS TO LAURA D. GLOVER	<u>JOHN B. GLOVER</u> (SEAL)
<u>MAUTEZ GLOVER</u>		<u>LAURA D. GLOVER</u> (SEAL)
<u>HENRY D. STORY</u>	AS TO JOHN B. GLOVER	
<u>DOROTHY KYDD</u>		

STATE OF OREGON,)
) ss.
 COUNTY OF MULTNOMAH.)

BE IT REMEMBERED, THAT ON THIS 2 DAY OF FEBRUARY A.D. 1922 BEFORE ME, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, PERSONALLY APPEARED THE WITHIN NAMED JOHN B. GLOVER WHO ARE KNOWN TO ME TO BE THE IDENTICAL INDIVIDUAL DESCRIBED IN AND WHO EXECUTED THE WITHIN INSTRUMENT, AND ACKNOWLEDGED TO ME THAT HE EXECUTED THE SAME FREELY AND VOLUNTARILY.

IN TESTIMONY WHEREOF, I HAVE HEREUNTO SET MY HAND AND NOTARIAL SEAL, THE DAY AND YEAR LAST ABOVE WRITTEN.

{ NOTARIAL }
 SEAL

HENRY D. STORY
 NOTARY PUBLIC FOR OREGON.
 MY COMMISSION EXPIRES JUNE 8 1923.