

REAL ESTATE MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, That William E. Kernan, a single man,
a _____ of Tulsa, Tulsa, County, Oklahoma, part Y of the first part, ha S
mortgaged and hereby mortgage to Edward Watters
of _____ part Y of the second part, the following described real estate and premises situated in
Tulsa County, State of Oklahoma, to-wit:

The South Forty-five (S/45) feet of Lots One (1) and Two
(2) in Block Twelve (12) in Irving Place Addition to the
City of Tulsa, Oklahoma, according to the recorded plat
thereof.

with all the improvements thereon and appurtenances thereto belonging, and warrant the title to the same.

This mortgage is given to secure the principal sum of Two Thousand Eight Hundred and Fifty and No/100
(\$2850.00) _____

with interest thereon at the rate of 8 per cent, per annum, payable monthly _____ annually from _____ Date _____

according to the terms of 53 _____ certain promissory note S _____ described as follows, to-wit:

52 promissory notes each in the sum of \$50.00 first note to be
due and payable upon 19th day of April 1923, and one note due
upon the 19th day of each month thereafter until all of said
notes are paid; and one note in the sum of \$250.00 due and pay-
able upon the 1st day of October, 1923; all of said notes to bear
interest at the rate of 8 per cent per annum payable monthly on
whole sum unpaid each month. All notes of even date hereof ex-
ecuted by first party in favor of second party and payable at the
Exchange National Bank, Tulsa, Oklahoma.
Privilege is hereby given first party to pay all or part of this
mortgage at any payment time hereafter.

Provided, always, that this instrument is made, executed and delivered upon the following conditions, to-wit: That said first part Y hereby
covenant S and agree S to pay all taxes and assessments of said land when the same shall become due, and to keep all improvements in good repair
and not to commit or allow waste to be committed on the premises. and to insure, and keep insured in favor of
second party, buildings on said premises, in the sum of \$2000.00

It is further expressly agreed by and between the parties hereto that if any default be made in the payment of the principal sum of this mortgage
or any interest installment, or the taxes, insurance premiums, or in case of the breach of any covenant herein contained, the whole of said principal
sum, with interest, shall be due and payable, and this mortgage may be foreclosed and second part Y shall be entitled to the immediate possession of
the premises and all rents and profits thereof.

Said part Y of the first part hereby agree S, that in the event action is brought to foreclose this mortgage, _____ will pay a
reasonable attorney's fee of Two Hundred and Seventy-five and no/100 DOLLARS,
which this mortgage also secures.

Part Y of the first part, for said consideration, do _____ hereby expressly waive appraisalment of said real estate and all benefit of the
homestead, exemption and stay laws in Oklahoma.

Dated this 19 day of March A.D. 1923

W. E. Kernan SEAL

SEAL

STATE OF OKLAHOMA, County of Tulsa, ss:

Before me, _____ a Notary Public in and for said County and State, on this 19
day of March A.D. 1923 personally appeared William E. Kernan, a single man,

and _____
to me known to be the identical person _____ who executed the within and foregoing instrument and acknowledged to me that _____ he
the same as _____ his free and voluntary act and deed, for the uses and purposes therein set forth.

Witness my signature and official seal the day and year last above written.

My commission expires Jan. 10, 1927. (SEAL) R.M. Alderson Notary Public.

I hereby certify that this instrument was filed for record in my office on 18 day of Jany. A. D. 1924
at 2 o'clock P. M. Book 403, Page 9

By Brady Brown Deputy. (SEAL) O.G. Weaver, County Clerk.