

additional payments are not to reduce thereafter the periodical payments herein contracted to be made, but are to operate to discharge the loan at an earlier date, by reducing the percentage applicable to interest and increasing the percentage applicable to principal.

And said first part(y-ies) for the consideration aforesaid, hereby expressly waive(s) the appraisement of said real estate and all benefits of the homestead and stay laws of said State.

Witness the hand(s) and seal(s) of the part(s-ies) of the first part, the day and year first above written.

Forrest J. Kramer,
Ruth E. Kramer,

State of Oklahoma }
County of Tulsa) SS

Before me, a Notary Public, within and for said County and State, on this 5 day of January, A.D. 1923, personally appeared Forrest J. Kramer and Ruth E. Kramer, his wife, to me known to be the identical person(s) who executed the above mortgage and acknowledged to me that (he-they) executed the same as (his-their) 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 July 5, 1926. (SEAL) Robert E. Lynch, Notary Public.

In consideration of the making by The Federal Land Bank of Wichita, to Forrest J. Kramer of the loan secured by the within mortgage, the undersigned National Farm Loan Association hereby endorses this mortgage and guarantees the payment of principal and interest when due upon the indebtedness by this mortgage secured.

Dated this 5th day of January, 1923.

The First National Farm Loan Association of Broken Arrow, Oklahoma,

By D. A. Wilson, President.

Paul R. Hurd, Secretary-Treasurer;

Filed for record in Tulsa County, Okla., on Jan 6, 1923. at 11:00 A.M. and duly recorded in book 432, page 176, By Brady Brown, Deputy, (SEAL) O.G. Weaver, County Clerk.

218568 - BH COMPARED

OIL AND GAS LEASE.

Agreement, made and entered into the 17th day of October, 1922, by and between Joseph A. Walch and Georgie A. Walch, his wife of Oklahoma County, Oklahoma, hereinafter called lessor (whether one or more), and H. O. Bland of Tulsa County, Oklahoma, hereinafter called lessee:

Witnesseth; That the said lessor, for and in consideration of one dollar cash in hand paid, the receipt of which is hereby acknowledged, and of the covenants and agreements hereinafter contained on part of lessee to be paid, kept and performed, has granted, demised, leased and let and by these presents does grant, demise, lease and let unto the said lessee for the sole and only purpose of mining and operating for oil and gas and of laying of pipe lines, and of building tanks, powers, stations, and structures thereon to produce, save and take care of said products, all that certain tract of land situate in the County of Tulsa, State of Oklahoma, described as follows, to-wit: Northwest quarter (NW $\frac{1}{4}$) of southwest quarter (SW $\frac{1}{4}$) of section nine (9) township eighteen (18) north, range fourteen (14) east;

and containing forty acres, more or less.

It is agreed that this lease shall remain in force for a term of three years from this date, and as long thereafter as oil or gas or either of them is produced from said land by lessee.