

COMPANED

REAL ESTATE MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, That I. J. Kernaghan and Florence Kernaghan,
husband and wife,
of city of Tulsa, Tulsa County, Oklahoma, parties of the first part, have
mortgaged and hereby mortgage to W. J. Carl,
of part. Y. of the second part, the following described real estate and premises situated in
Tulsa County, State of Oklahoma, to-wit:

All of Lot Nineteen (19) in Block Five (5) in
Hillcrest Addition to the City of Tulsa, Tulsa
County, Oklahoma, according to the recorded plat
thereof.

TREASURER'S ENDORSEMENT
I hereby certify that I received \$2330.00 and issued
13224 in payment of mortgage
Jan 1924
B. Quinn
Treasurer

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 Twenty Three Hundred Thirty and No/100 - - - - -

- - - - - DOLLARS,

with interest thereon at the rate of 8 per cent, per annum, payable monthly from date

according to the terms of one certain promissory note described as follows, to-wit:

Note of even date herewith for \$2330.00 payable at the
rate of \$35.00 per month, the first payment due February
8th, 1924, and one payment in a like amount due on the
8th day of each and every month thereafter until principal
sum has been paid, all payments bear interest at rate of
8% per annum, payable monthly on the deferred payments.

Provided, always, that this instrument is made, executed and delivered upon the following conditions, to-wit: That said first part, hereby
covenant, and agree, 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.

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 parties of the first part hereby agree, that in the event action is brought to foreclose this mortgage, - - - - - will pay a
reasonable attorney's fee of Ten percent and Ten - - - - - DOLLARS,
which this mortgage also secures.

Parties of the first part, for said consideration, do - - - - - hereby expressly waive appraisal of said real estate and all benefit of
the homestead, exemption and stay laws in Oklahoma.

Dated this 8th day of January, 1924.

I. J. Kernaghan SEAL
Florence Kernaghan SEAL

STATE OF OKLAHOMA, County of Tulsa, ss:

Before me, - - - - - a Notary Public in and for said County and State, on this 8th
day of January, 1924, personally appeared I. J. Kernaghan and Florence Kernaghan, his wife,

and to me known to be the identical person S who executed the within and foregoing instrument and acknowledged to me that they executed
the same as 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 2-7-1926 (SEAL) Clyde L. Sears Notary Public

I hereby certify that this instrument was filed for record in my office on 8 day of Jany. A. D. 1924
at 2:50 o'clock P. M.

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