

Lot Five (5), Block Six (6) , Crosbie Heights Addition to Tulsa,
Tulsa County, Oklahoma, according to the recorded plat thereof,
with all the improvements thereon and appurtenances thereunto belonging, and warrant the title
to the same.

This Mortgage is given to secure the principal sum of Two *Thousand* Dollars , with
interest thereon at the rate of 8 per cent per annum, payable semi-annually from----- according
to the terms of one certain promissory note, described as follows, to-wit:

Note for \$2,000.00 , executed by Lulu V. Kerst, widow, D. Edna Kerst , single ,
Conrad J. Kerst, Carl M. Kerst & Katherine M. Kerst, minors, by Lulu V. Kerst, Guardian,
Dated May 1st, 1924, bearing interest from date at 8 % and due May 1st, 1927
executed by the makers hereof, of even date herewith, due and payable to the order of the
second party, with interest thereon at the rate of 8 per centum per annum until due, and at the
rate of ten per centum per annum after maturity.

The interest before maturity is further evidenced by six coupons attached to the
principal and interest payable at the place designated in said note and coupons.

The parties of the first part hereby make the following special covenants to and
with said party of the second part and their assigns, to-wit:

FIRST. That said first parties will procure separate policies of insurance against
fire and tornadoes, each in the sum of FIVE THOUSAND Dollars, and maintain the same during
the life of this mortgage for the benefit of the mortgagee or their assigns, and made payable
to the mortgagee or assigns as his or their interest may appear.

SECOND. That the first parties will pay all taxes and assessments, whether gener-
al or special , lawfully levied or assessed on said premises before the same become delinquent.

THIRD. That the said first parties will keep and maintain all improvements on the
premises in good condition; commit or suffer no waste thereon, and not allow said premises
to become in a dilapidated condition.

FOURTH. Upon any breach of the first, second or third special covenants of this
mortgage hereinbefore enumerated, as well as for the failure to pay any part of the indebted-
ness hereby secured , either principal or interest, at the time the same become due, the
holder of this mortgage may declare the entire sum or sums secured hereby due and payable,
without notice and shall be entitled to a foreclosure of this mortgage for the satisfaction
thereof.

FIFTH. In case of default in payment of any insurance premium, taxes or assessments,
the holder of this mortgage may pay and discharge the same, and all such sums so paid shall
be secured by the lien of this mortgage and draw interest at the rate of ten per cent per
annum, provided that such payments by the mortgagee shall not operate as a waiver of the right
to foreclose the mortgage under the provisions of the fourth special covenant hereinbefore
set out.

SIXTH. Upon any default entitling the holder hereof to a foreclosure and if the
indebtedness secured by this mortgage shall be collected by an attorney or through proceedings
in any County, State or Federal Court, an additional sum of ten per cent of the amount due
shall be recovered as attorney's fees and shall be included in any judgment or decree of fore-
closure as a part of the indebtedness secured by this mortgage.

DATED this first day of May, 1924

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

Lulu V. Kerst)	
D. Edna Kerst)	
Conrad J. Kerst)	MINORS
Carl M. Kerst)	
Katherine M. Kerst)	

By Lulu V. Kerst ---- Guardian