

MORTGAGE RECORD

IT IS ALSO FURTHER AGREED, That whereas, the said Conrad M. Kerst
and Lulu V. Kerst

have borrowed of said THE DETROIT UNITED BANK, the amount of Fifty hundred (\$500)
Dollars, secured by this mortgage:

NOW, THEREFORE, The said Conrad M. Kerst and Lulu V. Kerst
first parties agree to do all things required of them by this mortgage and the bond hereinbefore mentioned, and to repay to said
Bank the principal sum of Fifty hundred (\$500) Dollars,
in one hundred monthly payments of Fifteen (15) Dollars, each,
according to the terms mentioned in said bond, the payment to be made on or before the last business day of the month in which said bond and
mortgage are executed, and a like payment on or before the last business day of each successive month thereafter until one hundred of said monthly
payments of principal have been made, and Conrad M. Kerst and Lulu V. Kerst
further agree to pay \$ 10.50 interest on or before the last business day of the month in which said bond and mortgage are
executed, and a like sum on or before the last business day of each successive month thereafter for the period of one year from the date of this
instrument; during the second year of this loan agrees to pay \$ 9.18 interest, monthly on or before the last business day of each
month; during the third year of this loan agrees to pay \$ 7.83 interest monthly on or before the last business day of each month;
during the fourth year of this loan agrees to pay \$ 6.51 interest monthly on or before the last business day of each month; during
the fifth year of this loan agrees to pay \$ 5.16 interest monthly on or before the last business day of each month; during the
sixth year of this loan agrees to pay \$ 3.84 interest monthly on or before the last business day of each month; during the
seventh year of this loan agrees to pay \$ 2.52 interest monthly on or before the last business day of each month; during the
eighth year of this loan agrees to pay \$ 1.17 interest monthly on or before the last business day of each month; during the first
four months of the ninth year agrees to pay \$ 30 interest monthly on or before the last business day of each month. With
the privilege, however, of repaying said loan or the balance due on \$100 of the same or any multiple thereof at the end of any year from the date
of this mortgage and said bond, in which case monthly payments shall be reduced proportionately.

But in no event, whether first parties elect to avail themselves of the privilege of repaying said loan before said monthly
payments hereinbefore provided for have been made or not shall the interest paid for the use of the money exceed the rate of eight and nine-
tenths (8.9) per cent. per annum on the amount remaining unpaid from month to month. It is further understood and agreed that all payments
which are not promptly made when due shall thereafter draw interest at the rate of eight and nine-tenths (8.9) per cent. per annum until paid.

AND IT IS ALSO AGREED, That should any default be made in the payment of any of the items mentioned in this mortgage on the
day when the same are made payable by this mortgage or said bond, or should said first parties fail or neglect to pay, or cause to be paid, all
taxes, assessments, or public rates levied upon said premises, when the same become due and payable under the laws of Oklahoma, or shall allow or
permit any legal or equitable liens to stand or to be placed against the premises herein conveyed, that will in any manner affect or weaken the security
herein, intended so to be, or shall commit waste on said premises, or do any act whereby the property hereby conveyed is made less valuable,
or shall fail well and truly to keep and perform each and all of the covenants, express or implied, herein contained, or either or any of them, then,
upon the happening of any of the above contingencies, the whole amount herein secured shall become due and payable at once, without notice,
if said second party so elect, anything hereinbefore contained or contained in said bond, to the contrary thereof in anywise notwithstanding.

AND IT IS FURTHER EXPRESSLY AGREED, That as often as any proceeding is taken to foreclose this mortgage, said first parties
shall pay said second party, its successors or assigns, a sum equal to ten per cent. of the total amount due on said bond and this mortgage as
attorney's fees for such foreclosure in addition to all other legal costs, and that such attorney's fee shall be a lien upon the land above described
and a part of the debt secured by this mortgage. Appraisalment of said premises is hereby waived or not at the option of the party of the second
part.

IN WITNESS WHEREOF, The parties of the first part have hereunto set their hands and seals the day and year first
above written.

Signed, Sealed and Delivered in the Presence of

E. A. Lilly

Conrad M. Kerst [L. S.]

Lulu V. Kerst [L. S.]

[L. S.]

[L. S.]

STATE OF OKLAHOMA, }
County of Tulsa } ss.

Before me, M. M. Gussenberg a Notary Public, in and for said County
and State, on this 15th day of February, 1913, personally appeared

Conrad M. Kerst and Lulu V. Kerst

to me known to be the identical person 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 hand and official seal the day and year last above written.

My commission expires Oct. 4 1915 M. M. Gussenberg (Seal) Notary Public.

This instrument was filed for record this 17 day of Feb, A. D. 1913 at 2:25 o'clock P. M.

By Louis Oline Deputy. Register of Deeds.

(Seal)