

SECOND LIEN REAL ESTATE MORTGAGE

NW112039/910105 2/15

KNOW ALL MEN BY THESE PRESENTS:

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That Michele R. Bearden, a single person

_____, hereinafter called Mortgagor, whether one or more, has mortgaged, and hereby mortgages, to Oklahoma County Home Finance Authority hereinafter called Mortgagee, whether one or more, the following described real estate and premises, situate in Oklahoma County, State of Oklahoma, to-wit: Lot One (1) of Block Eight (8), in WILSHIRE BOULEVARD ADDITION, to Oklahoma City, Oklahoma County, Oklahoma, according to the recorded plat thereof.

with all the improvements thereon and appurtenances thereunto belonging; and warrant the title to the same, subject to a prior lien evidenced by a mortgage from the Mortgagor to American Capital Mortgage Co., Inc. executed contemporaneously herewith.

This mortgage is given to secure the payment of the principal sum of 2935.36 dollars, and interest thereon, according to the terms of a certain second lien real estate note of even date herewith, signed by the Mortgagor, the final payment thereon being due February 1st, 2007.

In event the Mortgagor defaults in the payment of said indebtedness, or fails to perform the other covenants and agreements hereof, the Mortgagee may foreclose this mortgage, as provided by law; and as often as any proceedings may be taken to foreclose this mortgage, the Mortgagor agrees to pay to the Mortgagee a sum equal to ten per cent of the amount due as attorney's fees, in addition to other sums due, which shall be a further lien secured hereby. Upon the due payment of said indebtedness and the performance of other covenants and agreements hereof by the Mortgagor, this mortgage shall become null and void.

The Mortgagor, in event of a foreclosure hereunder, hereby waives appraisalment of said premises, or not, at the option of the Mortgagee.

Signed and delivered this 11th day of January, 2002.

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Michele R Bearden
Michele R. Bearden

TREASURER'S ENDORSEMENT

I hereby certify that I received \$ _____ of said rec No. _____ Therefore in payment of mortgage tax on the within mortgage. Dated this _____ day of _____, 2002. FORREST W. STEIN, Foreman, County Treasurer

By _____ Deputy

First American Title & Trust Company
133 N. W. 8th
Oklahoma City, OK 73102

Doc # 2002008935
Bk 9326
Pg 385-386
DATE 01/17/02 12:41:23
Filing Fee \$15.00
Documentary Tax \$0.00
State of Oklahoma
County of Oklahoma
Oklahoma County Clerk
Carolynn Caudill

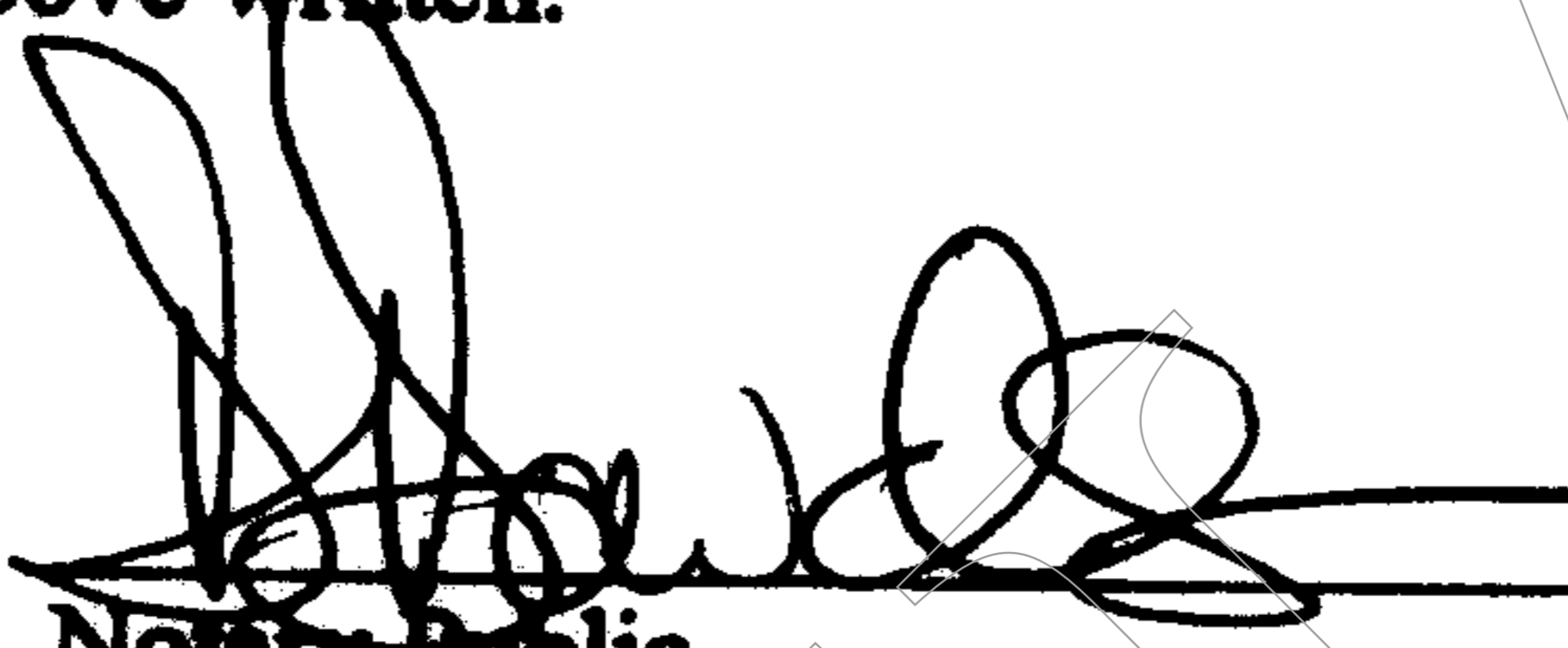
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STATE OF OKLAHOMA)
)SS
COUNTY OF OKLAHOMA)

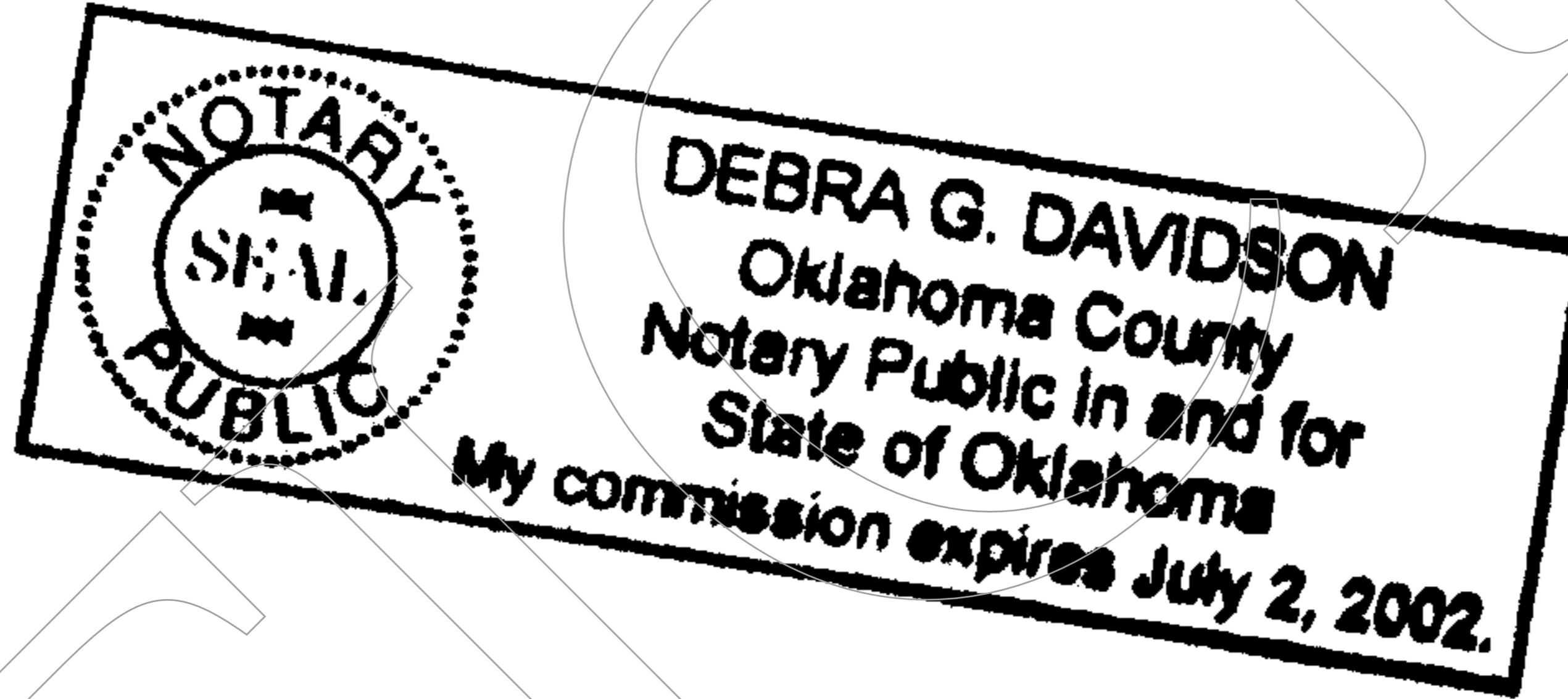
Before me, the undersigned, a Notary Public, in and for said County and State, on this 11TH day of JANUARY, 20 02, personally appeared MICHELE R. BEARDEN, A SINGLE PERSON.

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

Given under my hand and seal the day and year last above written.


Notary Public
DEBRA G. DAVIDSON

My Commission expires 07-02-02.



MRB