

This Indenture, Made this Eighth day of July, A.D. One thousand Eight hundred and ninety one, between Edward Meloy a Widower of the City of Shullsburg County of Adams and State of Wisconsin, party of the first part and Mrs Kate Richardson of the Village of Warren County of Jo Davies and State of Illinois party of the second part,

Witnesseth: That the said party of the first part, for and in consideration of the sum of (\$20,000⁰⁰) Twenty thousand Dollars, to him in hand paid, the receipt of which is hereby acknowledged, has granted bargained, sold, conveyed and confirmed, and does hereby grant, bargain, sell, convey and confirm unto the said party of the second part, and to her heirs and assigns forever, the following described lands and premises to wit: Lots Twenty One (21) and Twenty Three (23) on Massachusetts Street and Lot Twenty Four (24) on Vermont Street Subject however, to all legal highways upon or across said premises, situate in the City Lawrence County of Douglas and State of Kansas, hereby releasing and waiving all right under and by virtue of the Homestead Exemption Laws of this State.

Together with all and singular the appurtenances thereunto belonging or in anywise appertaining, To have and to hold the above described premises unto the said party of the second part and to her heirs and assigns forever. And the said party of the first part, for himself and his heirs, executors and administrators, does covenant and agree to and with the said party of the second part, her heirs and assigns, that he is well seized of the premises above conveyed, as of a good and indefeasible inheritance in the law in fee simple, and that the said premises are clear of all liens, taxes, assessments and encumbrances whatever, and that he will warrant and forever defend the same.

And the said party of the first part covenants and agrees with the said party of the second part to pay promptly, when due, all taxes and assessments legally accruing or levied upon the said premises, and all liens upon the same premises, and all liens upon the same, and to keep the buildings upon said premises insured in some reputable Insurance Company, for the benefit and security of the holder of the note herein after described, for at least twenty two thousand dollars (\$22,000) during the period of the lien hereby created, and that he will keep the buildings and improvements upon said premises in good repair during the term of this mortgage and all policies & renewals to be delivered to said second party.

And that in case of default in the payment of said note or any part thereof, or the interest thereon, or any part thereof, at the time the same may become due and payable, according to the tenor and effect of said note, or in case of waste or non-payment of taxes or assessments or any