This Indenture, Made this ___14th___ day of ___April___ in the year of our Lord one thousand eight hundred and ___ninety two___ between ___John W. Beard and Annie W. Beard, his wife___ of the ___City___ of ___Lawrence___ County of ___Douglas___ and State of Kansas, of the first part, and THE KANSAS NATIONAL BUILDING AND LOAN ASSOCIATION of Lawrence, Kansas, of the second part,

Witnesseth, That said parties of the first part, in consideration of the sum of ___Fifteen Hundred___ DOLLARS, to ___them___ duly paid, have ___ sold, and by these presents do ___ grant and convey to the said party of the second part, and assigns, all that tract or parcel of land situated in the County of Douglas and State of Kansas, and described as follows, to wit:

___Lots Nos One Hundred and Thirty seven (137) and One Hundred and Thirty nine (139) both on Kentucky Street in the city of Lawrence___

with the appurtenances and all the estate, title and interest of the parties of the first part therein; and the said ___parties of the first part___ do ___ hereby covenant and agree that at the delivery hereof ___they are___ the lawful owners of the premises above granted, and seized of a good and indefeasible estate of inheritance therein, free and clear of all incumbrances, and that ___they___ will warrant and defend the same in the quiet and peaceable possession of the said party of the second part, and assigns forever.

THIS GRANT is intended as a Mortgage to secure the payment and the full performance of all the obligations and conditions of a certain Bond this day executed by the said ___parties of the first part___ to the said KANSAS NATIONAL BUILDING AND LOAN ASSOCIATION, for the payment of $1500 as therein provided; and upon the prompt performance of all said conditions of said bond by the parties signing the same, this conveyance shall be void. But if default be made in the performance of any of the conditions of said bond, or in the making of any payments therein provided when the same shall be due; or if the taxes and assessments of every nature which are assessed or levied against said premises are not paid at the time when the same are by law made due and payable, then upon the happening of any said failures, the whole of said sum of $1500, together with such fines and penalties as shall accrue under the by-laws of said Association, shall immediately become due and payable, and it shall be lawful for the said party of the second part, or assigns, at any time thereafter, to sell the premises hereby granted, or any part thereof, in the manner prescribed by law, appraisement hereby waived or not, at the option of the party of the second part or assigns; and out of the moneys arising from such sale, to retain the amount of said bond, to wit: $1500, less only the amount of dues paid as principal upon said bond, together with the cost and charges of making such sale; and the overplus, if any there be, shall be paid by the party making such sale, on demand, to the said ___parties of the first part their___ heirs and assigns.

The parties of the first part hereby agree ___ to maintain insurance to the amount of $1000 on said property, as provided in the by-laws of said Association.

In Witness Whereof, The said parties of the first part have ___ hereunto set ___their___ hands and seals the day and year above written.

<div style="text-align:right">

John W. Beard [L. s.]

Annie W. Beard [L. s.]

_____ [L. s.]

_____ [L. s.]

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State of Kansas ___Douglas___ **County. ss.**

On this ___14th___ day of ___April___ A. D. 1892 before me, ___a Notary Public___ in and for said County, personally came ___John W. Beard and Annie W. Beard his wife___ to me personally known to be the identical persons described in, and who executed the foregoing conveyance as grantors and duly acknowledged the execution of the same.

In Testimony whereof, I have hereunto subscribed my name and affixed my official seal, on the day and year last above written.

My commission expires ___July 27 1893___

W. T. March

Notary Public.

Recorded ___April___ 14 A. D. 189 2, at ___4 30___ o'clock P. M.

James Brolle

Register of Deeds.