

This Indenture, Made this 7th day of April in the year of

our Lord one thousand eight hundred and ninety seven between  
Charles H. Ridgway and Susie E. Ridgway, his wife  
of the City of Ottawa County of Franklin 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 <sup>the</sup> said parties of the first part, in consideration of the sum of \_\_\_\_\_  
Four 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 Thirteen (113) and One Hundred and Fifteen (115) both on High Street, in Baldwin City

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 \$400 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 \$400, 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: \$400, 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 \$500 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.

Charles H. Ridgway [L. S.]  
Susie E. Ridgway [L. S.]  
\_\_\_\_\_[L. S.]  
\_\_\_\_\_[L. S.]

State of Kansas Douglas County, ss.

On this 8th day of April A. D. 1897 before me,

J. A. Purdy, A Notary Public in and for said County,  
personally came Charles H. Ridgway and Susie E. Ridgway, 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 April 9th 1899 J. A. Purdy Notary Public.



Recorded April 9th A. D. 1897, at 5:30 o'clock P.M.

James Brook  
Register of Deeds.

(SEE THIS FOR THE ORIGINAL INSTRUMENT.)  
 In consideration of the sum of \$400, with this mortgage, the same is  
 to be paid to the said parties of the first part, for the use of the Board of  
 Directors of the said Association.  
May 6th 1897  
W. D. Stig  
 Director

(THE FOLLOWING IS A TRUE AND CORRECT COPY OF THE ORIGINAL INSTRUMENT,  
 as recorded in the office of the Register of Deeds of the County of Douglas,  
 State of Kansas, on the 9th day of April, 1897, at 5:30 o'clock P.M.)  
16th October 1897