

This Indenture, Made this 25th day of October in the year of our Lord one thousand eight hundred and ninety five between Florence H. Reford and F. Y. Reford her husband of Douglas in the County of Douglas and State of Kansas of the first part, and Merchants Loan and Savings Bank of the second part,

Witnesseth, That the said part 1st of the first part in consideration of the sum of Fifteen Hundred DOLLARS, to them duly paid, the receipt of which is hereby acknowledged, have sold and by these presents do grant, bargain, sell and mortgage to the said party of the second part its assigns forever, all that tract or parcel of land situated in the County of Douglas and State of Kansas, described as follows, to-wit: The West half (1/2) of the South East quarter (S.E. 1/4) of Section No One (1) Township No Twelve (12) Range No Nineteen (19) less the Right of way of the Union Pacific Railway across the said tract

with all the appurtenances, and all the estate, title and interest of the said part 1st of the first part therein. And the said Florence H. Reford and F. Y. Reford her husband 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

This grant is intended as a Mortgage to secure the payment of the sum of Fifteen Hundred Dollars according to the terms of one certain coupon note this day executed and delivered by the said Florence H. Reford to the said party of the second part:

and this conveyance shall be void if such payments be made as herein specified. But if default be made in such payment, or any part thereof, or interest thereon, or the taxes, or if the insurance is not kept up thereon, then this conveyance shall become absolute, and the whole amount shall become due and payable, and it shall be lawful for the said party of the second part its executors, administrators and 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 executors, administrators or assigns; and out of all the moneys arising from such sales, to retain the amount then due for principal and interest, together with the costs and charges for making such sales, and the overplus, if any there be, shall be paid by the party making such sale on demand to the said Florence H. Reford and F. Y. Reford their heirs and assigns.

In Witness Whereof, The said part 1st of the first part, have hereunto set their hands and seal the day and year first above written.

Signed and delivered in presence of

Florence H. Reford (SEAL.)
F. Y. Reford (SEAL.)
 (SEAL.)
 (SEAL.)

STATE OF KANSAS, } ss.
 County of Douglas

Be it Remembered, That on this 26 day of October, A. D. 1895, before me, L. A. Steele, a Notary Public in and for said County and State, came Florence H. Reford and F. Y. Reford her husband to me personally known to be the same persons who executed the foregoing instrument, and duly acknowledged the execution of the same.

In Witness Whereof, I have hereunto set my hand and affixed my official seal on the day and year last above written.

My commission expires June 1898

Recorded Oct 26 A. D. 1895 at 7 o'clock P. M.

L. A. Steele Notary Public.

James Brooks Register of Deeds.

The following was indorsed on the original instrument
 The note herein described having been paid in full, this mortgage
 is hereby released, and the lien thereby created is charged
 to the money of the said 27th day of February A. D. 1895, as President of
 the Union Pacific Railway Co. of Lawrence, Kansas
 Merchants Loan & Savings Bank
 by M. C. Korman & Co.

Recorded February 27th 1899
 W. D. Sorenson
 Register of Deeds
 by H. B. Fisher, Deputy