

This Indenture, Made this Thirty First day of January in the year of our Lord one thousand eight hundred and ninety nine between Sizzie Willard and H. S. Willard, her husband. of Lawrence in the County of Douglas and State of Kansas of the first part, and Kate R. & Josephine R. Bardsley, or the survivor of them of the second part,

Witnesseth, That the said parties of the first part in consideration of the sum of Five 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 parties of the second part their heirs and assigns forever, all that tract or parcel of land situated in the County of Douglas and State of Kansas, described as follows, to-wit: Lot No. Twenty Seven (27) on New Hampshire Street in the City of Lawrence being the homestead of the said parties of the first part, who agree to maintain insurance to the amount of \$1000. on the buildings now on or to be erected on said lot during the existence of this Mortgage for the benefit of the parties of the second part, their heirs or assigns

with all the appurtenances, and all the estate, title and interest of the said 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 owner 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 said second parties their heirs and assigns forever, against all persons lawfully claiming the same.

This grant is intended as a Mortgage to secure the payment of the sum of Five Hundred Dollars.

according to the terms of a certain Mortgage note this day executed and delivered by the said Parties of the first part to the said parties of the second part: Due in five years from date, with interest from date to maturity as evidenced by coupons attached thereto and interest after maturity or default at the rate of ten percent per annum, until fully paid in cash or by their life or to above described property, together with possession thereof 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 parties of the second part their 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 parties of the second part their 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 parties of the first part, making such sale on demand to the said Parties of the first part, their heirs and assigns.

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

Signed and delivered in presence of

Sizzie Willard (SEAL)
H. S. Willard (SEAL)
(SEAL)
(SEAL)

STATE OF KANSAS,
County of Douglas } ss.



Be it Remembered, That on this 31st day of January, A. D. 1899, before me, Joseph E. Riggs a Notary Public in and for said county and State, came Sizzie Willard, and H. S. Willard, 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 March 29, 1901
Recorded January 31 A. D. 1899, at 3⁴ o'clock P. M.

Joseph E. Riggs (SEAL)
R. H. Doxman (SEAL)
Register of Deeds.