No. 13493

Supreme Court of Illinois

Smith.

VS.

Marc.

71641



Third Grand Division.

No. 282.



STATE OF ILLINOIS - SUPREME COURT,

THIRD GRAND DIVISION-APRIL TERM; 1861.

SAMUEL G. SMITH, Appellant, vs. NICHOLAS MARC, Appellee.

Appeal from La Salle.

POINTS AND AUTHORITIES ON PART OF APPELLEE.

I.—The execution of the mortgage from Smith to Cruickshank, was duly proved. The Instrument commences, "This Indenture made &c., by and between Samuel G. Smith, &c.," and is signed S. G. Smith; this is no variance. The certificate of acknowledgment recites, "before the undersigned authority, personally appeared Samuel G. Smith to me known to be the person whose name is subscribed to the above deed, &c., and signed Warren Brown, Justice of the Peace. The Circuit Court takes Judicial notice as to who are Justices within the County.

See copy of mortgage and certificate of acknowledgment. Abstract p. 1 and 2.

II.—The testimony of Chumasero clearly establishes that the indebtedness was for advances made by Cruickshank to Smith, under the mortgage. He says, "I told him (Smith) that I had been instructed by
Cruickshank to advertise and sell under the mortgage; showed him the
notes and Insurance Receipt which Cruickshank held against him, and
to collect which, I had been instructed to sell under the mortgage.
Smith admitted said notes, check and insurance receipt to be correct,
and that they were for advances made by Cruickshank to him (Smith.)"

See Abstract. /2 2, Rec &, p. 16 to 20

On his cross examination, in reply to Smith's attorney; witness stated "that witness stated to Smith what Cruickshank claimed was due him under the mortgage as before stated, which Smith admitted, but (wit.) could not remember the precise language."

- 1. The statement of the witness is not a legal conclusion, but a narration in substance of the conversation; it is impossible for witnesses to invariably give the exact words.
- 2. But independent of the language, the presentation of the notes checks, &c., by witness to Smith, as the attorney of Cruickshank, accompanied by a statement of the claim, that they were given for advances, and notice that he, witness, as attorney for Cruickshank was instructed to foreclose for the amount thereof, unless disputed by Smith, would alone warrant the inference that the claim made was correct and amount to a tacit admission thereof.
- 3. The notes are payable to Cruickshank, and dated subsequent to the mortgage, the check is drawn on him upon him, and are of themselves evidence of money lent and advanced to Smith by Cruickshank, the Insurance receipt was admitted by Smith to be for money advanced by Cruickshank to him to pay Insurance upon the house upon the premises, and coupled with the declarations of the witness, establish the fact beyond all cavil. If it were otherwise, why did not Smith attempt to show it.
- 4. If the Court was not entirely unwarranted by the evidence in its finding, this Court will not disturb the finding, although it might have arrived at different conclusions upon the same state of facts. If the evidence tended to show that the note &c., were given for advances under the mortgage, no rebutting evidence being offered, the finding of the Court cannot be disturbed.

III.—There was no variance between the mortgage described in the notice, and the one read in evidence, that could vitiate the sale; the mortgage is upon lots 1, 2, 3, 4, 7 and 8, in block 64, and the west half of lot 10, in block 151, and the notice omits to specify the west half of lot 10, in block 151, but the notice of sale refers to the date of the record thereof in the recorder's office, and the book and page where recorded, and corresponds with the certificate of record read in evidence. See cert. of record p. Hof record and notice and p. of record, (both of which are carefully omitted in the abst.) so that no one could be misled by the notice as to the identity of the mortgage and the property covered by it.

1.—"The mortgage provides that in case of default in the condition thereof, the said Alexander Cruickshank, his heirs, &c., may at any

time thereafter whilst any such indebtness remains due and unpaid at his or their own option, sell said real estate or any part thereof, at public sale, to the highest bidder for cash at &c., he or they first giving twenty days public notice of the time and place of such sale, &c.'

- 2. The notice of sale contains no false statements; correctly described the property to be sold, and truly expressed the purpose for which it was to be sold. Trefers specifically to the record of the mortgage, in the recorder's office, moreover, the record is constructive notice to all purchas' ers of the nature of the mortgage, and reference is made to it in the notice for the very purpose of indicating with certainty the power under which the mortgagee assumed to sell and the nature of the indenture. The notice embraces all the lots sold, and could not properly embrace more or less thad the lots intended to be sold. The mortgagee had the right under the mortgage to sell so much of the property as he chose, and it was only necessary for him to give the notice specified in the deed, specifying the time and place of sale of the property to be sold, and the power under which he assumed to make the sale. See provision in the mortgage, abst. p. 1.
- 3. If a default was made in the condition of the mortgage and the power contained in the deed, authorised a sale on default, a misdescription or irregularities merely, would not impair the title of the purchaser. His title cannot be questioned in such a case except upon a direct proceeding by bill in chancery, showing the defects, and that the rights of the party were materially impaired in consequence.

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4. How the notice had "a tendency to deter bidders" I am unable to perceive.

IV.—The provisions of the act to exempt Homesteads from sale on execution, are inapplicable to the sale under a mortgage or Trust Deed authorizing the mortgagee or trustee to sell on default by advertisement.

The amendment of February 17, 1857, is inapplicable to the case at bar, as the mortgage in question was executed March 2d, 1853, and the application of the Statute, is to this case, depends upon the construction to be placed upon the original act.

- 1. The "exemption" by the terms of the act, is solely from levy and forced sale under any process or order from any Court of law or equity in this State, &c." That a sale under a mortgage with a power of sale falls within the letter of this act, no one will pretend, for a sale under a power of sale contained in the Deed, cannot by any known interpretation of language be construed to be a sale under a legal process of any character.
- 2. But it is said that unless this construction is given to the act, the manifest intention of the Legislature in enacting it is defeated. That the Legislature had in view the reservation of the homestead for the use of the family of the owner is conceded, but the extent to which it was intended this privilege should be applied is to be determined by the act. By the provisions of the original act, the power of alienation of the homestead is reserved exclusively to the husband, the assent of the wife is not made necessary to its alienation, but the exemption for the purposes expressed in the first section of the act is most distinctly asserted, viz: "that no release or waiver of such exemption shall be valid unless the same shall be in writing, subscribed by such householder, &c," release or waivers of what? exemption from levy and forced sale under any process &c., of any Court of law of equity," while the exemption is limited to a householder having a family, the power of alienation generally is committed solely to the householder—the head of the family—he is made the sole judge of the propriety of alienating the homestead, and whether the interests of the family of which he is the natural guardian and protector, would be promoted by ar alienation is left to the husband to determine the voluntary conveyance of the property by the husband evidently, is not, and was not intended to be inhibited. To this extent, and this extent only, did the Legislature go in enacting the law of 1851, the language of the act is clear and unambiguous and it is submitted that a more enlarged construction cannot be placed upon it without doing violence to the letter and manifest intention of the act. And this view of the law seems to be very clearly asserted in Getzler vs. Sardin, 18 Ills. 518. Hence, while the intention, undoubtedly, was to afford additional protection to the family of the householder, and while such is the effect of the act construed literally, it is the hight of absurdity to say that the legislature might have gone still further, and the interests of the family required still greater protection, and therefore the act should be construed to extend to every conceivable case of exemption.
- 3. Such considerations it is submitted, should have no weight in determining the construction to be put upon this act, so long as the intention to give additional protection to the family is manifest from the act,

and such additional protection beyond what the family enjoyed prior to the enactment of the law, is afforded by the act, the only question to be determined, is the extent to which the act goes, and was intended to reach in conferring such additional privileges, and if from the letter of the act, and a fair construction of its intention, it is patent that the legislature only intended to exempt the homestead from "forced sale under any process or order from any Court of law or equity," and not to place a limit upon its voluntary alienation by the householder, then such a construction should be maintained, and the mere fact, that in the opinion of some, greater protection should have been given to the family, should have no weight in determining the question if it is clear that it was not the intention of the legislature to go further than to exempt the homestead from "forced sale under any process or order from any Conrt of law or Equity.

- 4. Any construction that would defeat this manifest intention, viz: to exempt the homestead from forced sale, should not of course be entertained, but, to hold this act inapplicable to sales under a power of sale contained in a deed, cannot be deemed a violation of the letter or spirit of the act. There is a vast difference between limiting the construction of an act to the cases to which it was its manifest intention to apply, and extending it entirely beyond the limit contemplated by the legislature inits enactment, however laudable the purpose of such extension may be.
- 5. The intention manifested by the act itself is clear, and the construction contended for on the part of the appellee does no violence to such manifest intentien nor tend to defeat the purposes of its enactment.
- 6. It is asked with great assurance by the appellants counsel, "Has the appellant ever made such a release or waiver?" What "release or waiver" is contemplated by the act? a release on waiver of "such exemption," that is, as release or waiver of the homestead "from forced sale order any process or order from any Court of law or equity, nothing more, and this Court in Kitchell vs. Burgwin, says: "This statutemust have a construction so liberal as to advance the object contemplated by the legislature, and NOTHING MORE." (21 Ills. p. 44.)

This was a case where a "forced sale" was sought through the aid of a Court of Chancery, and I am unable to perceive in it any disposition to extend the provisions of the homestead act to cases other than those specifically mentioned, viz: "forced sales under the process of some Court of law or equity, on the contrary the opinion as the language above quoted implies, seems to be especially guarded against expressing any inclination to extend the statute to cases not clearly falling within its provisions.

The case of Van Zant vs. Van Zant, was also a case where the aid of the process of the Court was invoked to effect a foreclosure and sale of the homestead. The Court say (23 Ills. 540) "in commenting on this] .

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statute in Kitchell vs. Burgwin, we intended to state the law as it then stood without special reference to the time when the mortgage in that case was actually executed." The law then in force, was the amendatory act of 1857, providing that the signature of the wife should be necessary in all cases to the alienation of the homestead.

- 7. The construction contended for by the appellant, is in effect, applying the amendment of 1857, in the broadest sense which can be claimed for it, in any event, to the mortgage in question, which was executed prior to its passage and seems to be founded upon a missapprehension of the views of the Court as expressed in Kitchell vs. Burgwin, and Van Zant vs. Van Zant. In the latter case the complainant was seeking a "forced sale" under the process of the Court, and the Court say: "The mortgage in this case was executed prior to 1857, and her formal release was therefore unnecessary, but that of her husband was." What release had the Court in view in delivering this opinion? Evidently, I think, a release of the homestead from the "forced sale," sought to be made in that case under the decree of the Court; and how this language of the Court can be construed to apply to a sale under a power of sale contained in a mortgage, I am unable to preceive.
- 8. This late notion that the provisions of the homestead act applies to a sale under a power of sale contained in a mortgage on trust deed, if it has any foundation at all, cannot be based upon the clause that, "no release on waiver of such exemption shall be valid, &c," but upon the words in the amendatory act, viz: "It being the object of this act to require in all cases the signature and acknowledgment of the wife as conditions to the alienation of the homestead." It may be, that the appellant has never released his homestead from sale under execution or other judicial process, and whether he has or not, is entirely immaterial for the purposes of the case at bar, as it is not sought to divest him of his homestead by judicial process of any kind.
- 9. The very language of this amendment, implies that prior to its enactment, the general power of alienation was not limited. The original act merely exempted the homestead from forced sale under judicial process, whereas the amendatory act absolutely prohibits its alienation, except in the manner prescribed by the statute. How far this prohibition upon the alienation of the homestead can be held to extend it is unnecessary for the purposes of this case to enquire. It is sufficient for the present purpose. That at the time of the execution of the mortgage in question there was no prohibition upon the voluntary alienation of the homestead, but simply an exemption of the homestead from "forced sale" under judicial process.

In Sampson vs. Williamson, (6 Texas 109,) in commenting upon the constitutional provision of that State relative to the exemption of the homestead, the Court say: "By this provision, the homestead is exempt.

ed from forced sale, but its voluntary alienation is not prohibited." The words "forced sale" are thus held to apply solely to a compulsory sale under judicial process.

- Also Estewart vs. Mackey, 16 Texas 56 As has been well said, in another case submitted to your honors the present term, the Homestead Act of 1851 is no more applicable to sales under a power of sale contained in a mortgage, than is the act providing for redemptions from sales under judgments, and decrees applicable to sales under such instruments—and the latter has been distinctly held by this Court in Bloom vs. Van Rensellaer, (15 Ill. 503.)
 - 10. That this statute, as suggested by appellant's counsel, is "remediable," is freely conceded; and the sooner its glaring defects are remedied, the better. Under it, a poor creditor is practically deprived of collecting a just debt of an affluent debtor who is able to own a homestead worth more than one thousand dollars, (unless the property is susceptible of division,) because of his inability to make the advance. The shelter is affords to fraudulent debtors—the disastrous consequences, which, as can be readily foreseen, will flow from the judicial construction of the act contended for by the appellant, would seem to require that the construction so long and so universally acquiesced in at the bar and by the public—wholly at variance with the one urged on the other side—should be maintained by your honors, unless it is clearly inconsistent with the whole spirit and tenor of the act.

V.—A party to avail himself of the privileges of the act should bring himself clearly within its provisions.

- 2. The lots sold were all within one enclosure—see Chumasero's testimony (abst. p. 3, rec. p. 18)—and in the aggregate constituted the "homestead;" and, as the testimony shows, were worth from \$1300 to \$1500. The words "lot of land" in the statute, evidently means the premises occupied as a "homestead"—and the evidence of the value of each "lot," (technically speaking.) by itself, detached from the balance, is an erroneous way of establishing the value of the homestead.
- 2. If the lot can be held simply to mean the town lot upon which the house stood, as seems to be intimated by the appellant, then its identity should have been designated with certainty, and its value clearly established.
- 8. The only evidence which can be said to fix the identity of the lot upon which appellant's house stood, is that of Blanchard's, his attorney, who assumed to speak with certainty; but who, upon his cross examination, said that he "could not swear positively, from personal knowledge, "that the house stood solely on lot 3, but from an examination of the "map, was satisfied it was," which is a mere guess.

4. If the homestead exemption is a mere privilege or incohate right, which the party may insist upon or waive, it is submitted that it should have been specially pleaded, as it is a defence which was unknown to the law at the time of the enactment of the Ejectment Act, and evidently not contemplated by it; and as the record presents no issue of that character in the pleadings, all evidence in regard to it ought, properly, to be excluded from the consideration of the Court.

See Kitchell vs. Benzoin, 21 Ills. 44.

But it is confidently believed that your honors will never arrive at a consideration of these minor questions in the determination of this case, but that the ruling of the court below will be held to be right upon the main question involved, and the judgment' therefore, affirmed.

G. S. ELDREDGE, Atty. for Appellants.

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V.—A party to avail himself of the privileges of the act should bring himself clearly within its provisions.

- 2. The lots sold were all within one enclosure—see Chumasero's testimony (abst. p. 3, rec. p. 18)—and in the aggregate constituted the "homestead;" and, as the testimony shows, were worth from \$1300 to \$1500. The words "lot of land" in the statute, evidently means the premises occupied as a "homestead"—and the evidence of the value of each "lot," (technically speaking.) by itself, detached from the balance, is an erroneous way of establishing the value of the homestead.
- 2. If the lot can be held simply to mean the town lot upon which the house stood, as seems to be intimated by the appellant, then its identity should have been designated with certainty, and its value clearly established.
- 8. The only evidence which can be said to fix the identity of the lot upon which appellant's house stood, is that of Blanchard's, his attorney, who assumed to speak with certainty; but who, upon his cross-examination, said that he "could not swear positively, from personal knowledge, "that the house stood solely on lot 3, but from an examination of the "map, was satisfied it was," which is a mere guess.

4. If the homestead exemption is a mere privilege or incohate right, which the party may insist upon or waive, it is submitted that it should have been specially pleaded, as it is a defence which was unknown to the law at the time of the enactment of the Ejectment Act, and evidently not contemplated by it; and as the record presents no issue of that character in the pleadings, all evidence in regard to it ought, properly, to be excluded from the consideration of the Court.

See Kitchell vs. Benzoin, 21 Ills. 44.

But it is confidently believed that your honors will never arrive at a consideration of these minor questions in the determination of this case, but that the ruling of the court below will be held to be right upon the main question involved, and the judgment' therefore, affirmed.

G. S. ELDREDGE, Atty. for Appellants.

Infume Court Samuel G. Smith appellant Micholas Mare appelle on part of appelle It Cloudy atty for appelled

STATE OF ILLINOIS, Supreme Court, THIRD GRAND DIVISION, APRIL TERM THEREOF, A. D., 1861.

SAMUEL G. SMITH, Appellant,

ps.

NICHOLAS MARC, Appellee,

LA SALLE CIRCUIT COURT.

ABSTRACT OF RECORD.

Record. Page 1. This was an action of ejectment, commenced by Appellee against Appellant, to recover the possession of Lots one (1), two (2), three (3), four (4), seven (7), and eight (8), in Block sixty-four (64), Ninawa Addition to City of Peru, at the February Term, A. D., 1861, by consent of parties a jury was waved, and this cause submitted to the Court for trial, upon the Declaration (which is in the usual form), and the plea of general issue.

The Plaintiff offered in evidence a certain Indenture of Mortgage, in the words and figures following:

"THIS INDENTURE, Made this, second day of March, A. D., 1853, by and between Samuel G. Smith and Mary A. Smith of the City of Peru, in the State of Illinois, parties of the first part, and Alexander Cruickshank, of said City of Peru, party of the second part, Witnesseth: That the partics of the first part, for and in consideration of the sum of fifteen hundred dollars, received to their full satisfaction, of the said Alexander Cruickshank, the receipt of which is hereby acknowledged, do hereby give, grant, bargain and sell to the said Alexander Cruickshank, and his lieirs and assigns forever, the following described real estate, situate in the county of La Salle and State of Illinois, and known as Lots one, two, three, four seven and eight, in Block sixty-four, (1, 2, 3, 4, 7, & 8, Blk. 64,) and the west half of Lot ten, in Block one hundred and fifty-one, (w.1-2 Lot 10, Blk. 151) All in the town plat of Ninawa, otherwise known as the Ninawa Addition to the town of Peru: To have and to hold the same to the said Alexander Cruickshank, and to his heirs and assigns, in trust, as hereinafter expressed, that is to say: Whereas, the said Samuel G. Smith is now indebted to the said Alexander Cruikshank for advances and discounts of money to the said Samuel by the said Alexander; and whereas it is contemplated by the parties that the said Alexander Cruickshank may hereafter, and for such length of time as may be agreeable to both parties, and from time to time, at such times as may be mutually convenient and desirable, make loans of money to said Smith, or advancements for his account upon the thecks, notes, drafts or other evidences of indebtedness of said Smith, whether as maker, acceptor, drawer or endorser for such sums as may be mutually agreed upon, but the whole sum so loaned or advanced and remaining unpaid at any one time, not to exceed fifteen hundred dollars upon the faith of the security hereby created. Now, Therefore, if any of the indebtedness now existing as aforesaid, or any of the indebtedness that may be hereafter contracted by the said Smith to the said Cruikshank as herein before contemplated, or any part of such indebtedness, shall become due, and be unpaid and remain due and unpaid for the period of sixty days; The said Alexander Cruikshank, his heirs or assigns may, at any time thereafter, whilst any such indebtedness remains due and unpaid, at his or their own option, sell said real estate, or any part thereof at public sale to the highest bidder for cash, at the office of said Cruikshank or other public place in the city of Peru, he or they first giving twenty days public notice of the time and place of such sale by publication in a newspaper of said city. And upon such sale, the said Cruikshank, or his representatives shall make, execute, and deliver to the purchaser a good and sufficient deed or deeds of conveyance of the property so sold, and which deed or deeds shall operate as a full and complete conveyance of the premises, so that neither of the parties of the first part, or any other persons claiming by; through, or under them or either of them, (except under this conveyance), shall have any right. title or interest, legal or equitable therein. And the moneys arising from such sale shall be applied first, in payment of all reasonable expenses and charges arising in the premises; second, upon the indebtedness of said Samuel G. Smith, as herein before contemplated, to said Cruikshank until the whole of such indebtedness, with interest and costs be fully satisfied, and lastly, to pay over to the said Samuel G. Smith or his proper representatives any remaining proceeds of such sale. It is expressly understood and agreed, that at any such sale the said Alexander Cruikshank or any other person or persons in his behalf may become the purchaser, if the highest bidder. It is further

agreed and promised that at any time hereafter when the said Samuel G. Smith or his representatives shall have fully paid up all indebtedness now existing or hereafter created as hereinbefore mentioned or contemplated with interest, and all reasonable costs and charges in the premises, then and upon his so doing, he or his representatives, at his or their option shall be entitled to demand and receive at his or their proper costs or charges a deed of release from the said Alexander Cruikshank or his heirs or assigns, free from any incumbrance created by said Cruikshank or those claiming under him. And the said parties of the first part, for themselves, their heirs, executors, administrators and assigns, do hereby covenant to and with the said party of the second part, his heirs, executors, administrators and assigns, that they are well seized of the premises above conveyed, as of a good and indefeasible estate, in fee simple that said premises are free from all incumbrance except a Mortgage upon said lots in Block sixty-four to John Carle & Co., for six hundred dollars and upon said w1 of Lot 10, Block 151 to the Trustees of Schools for Town 33 North, range 1 East of 3rd P. M. for Nine Hundred and thirty-five Dollars and that they will forever warrant and defend said premises against all lawfull claims and demands whatsoever. In witness whereof, the said parties of the first part have hereunto set their hands and seals, the day and year first above written interlineations authorizing heirs and assigns to sell and convey, made before signing.

S. G. SMITH.

M. A. SMITH.

STATE OF ILLINOIS, LA SALLE COUNTY, ss. }

On this 2d day of March 1853, before the undersigned authority, personally appeared Samuel G. Smith, to me personally known to be the person whose name is subscribed to the above deed, as having executed the same, and acknowledged that he had freely executed the same for the uses and purposes therein expressed. And Mary A. Smith, wife of the said Samuel G. Smith, to me personally known to be the person whose name is subscribed to the same deed, appeared before and was by me made acquainted with the contents of the same, and examined seperate and apart from her said husband, whether she executed the said deed, and relinquished her dower to the lands and tenements therein mentioned, voluntarily, freely, and without compulsion of her said husband, and acknowledged that she executed the same and relinquished her dower in the lands and tenements therein mentioned voluntarily, freely, and without the compulsion of her said husband.

WARREN BROWN.

Justice of the Peace.

The defendant by his attorney objected to the introduction of said Indenture, upon the ground that it was signed by S. G. Smith, and not by the defendant Samuel G. Smith: the court overruled the objection and permitted said Indenture to be read in evidence: and the defendant duly excepted.

Plaintiff then called William Chumasero who testified: "As attorney for Cruickshank he did on December 15th 1859, at 11 o'clock A. M., at the south door of the City Hall, in the City of Peru, sell the real estate described in said Mortgage to Nicholas Marc, he being the highest and best bidder therefor, for \$693.93: that lot 1 sold for \$99.98: lots 2 and 3, for \$150 each: lots 4 and 7 for \$99.98 each: and lot 8 for \$99.99: said lots were sold seperately: some other persons were present at sale, not certain whether any one bid but Marc: the indebtedness due on said Mortgage at time of sale consisted of notes and checks, and were in my hands for collection; the amount the lots sold for embraces costs of advertising and attorney's fees, and all expenses attending the sale. Before the sale I called on Smith: told him I had been instructed by Cruikshank to advertise and sell upon said Mortgage; showed him the notes and insurance receipt which Cruickshank held against him and to collect which I had been instructed to sell under the Mortgage: Smith admitted said notes, check and insurance receipt to be correct; and that they were advances made upon said Mortgage by Cruickshank to him, (Smith)." Here witness was shown said notes and checks which he identified. Defendant objected to witness' stating his conclusion as to what Smith admitted, but For 17. that he should give the laguage or substance thereof used by Smith. Witness then repeated that he could not give Smith's language from recollection, but that he admitted that the notes &c., were correct and were advances made by Cruickshank to him under said Mortgage.

Plaintiff then offered in evidence said notes, checks, insurance receipt, identified as aforesaid by Page 21. witness Chumasero, to which defendant objected on the ground partially that there was not sufficient evidence that the consideration of said notes &c., were advances made upon said Mortgage, and that such advances could not be proven by parol. The court overruled the objection and defendant excepted; said notes &c. were then read in evidence. (Vide Record pages 31 and 32.)

Said witness Chumasero, further testified: "he was acquainted with the handwriting of Alexander Cruikshank, that the signature to the deed now shown him was in said Cruickshank's handwriting; said deed was signed in witness presence. Plaintiff then offered in evidence said deed from Cruickshank to Marc, defendant objected for the reason that there was no proof of the delivery of the same Page 22. to plaintiff, the court overruled the objection and permitted the deed to be read in evidence, and de-

fendant excepted. (vide record page 32). Here plaintiff rested.

The defendant called Noah Sapp, who testified: "Live in Peru, have known defendant 12 years, am a carpenter and joiner, am acquainted with the value of real estate in Peru, know the property in

Question by defendant: "What is the value of the house and single lot on which it stands?"-The plaintiff objected to the question and particularly to the witness testifying as to the value of the Page 23. several lots seperately. Objection overruled and exception taken. Witness answered: "house and single lot are worth about \$600; the lot adjoining on the west is worth about \$150; the two adjoining on the east are about \$150 each; the second lot west of the house is worth from \$175 to \$200; don't think the property is worth more or less than it was Dec. 15th, 1859.

Cross Examination: "I examined the house at Smith's request; did not know at the time for what purpose; he wished me to make an examination and appraise its value; think the property would be worth more in one enclosure than it would in single lots, the fence and other improvements are very old; could not state positively whether barn was on same lot as house; would cost about \$40 to build fence one of lots, similar to the present fence when new; lots are $60 \Join 125$ feet."

Charles Blanchard, being duly sworn for defendand, stated the house was on lot 31 in controversy; that he knew it from an examination of the map of Peru and of the lots for the purpose of ascertaining upon which the house stood.

Cross examined: Could not swear positively from personal knowledge that house was solely on lot

3, but from examination of the map, was satisfied it was. Defendant then called Ezra McKenzie, who testified: had lived in Peru and known defendant 20 years—carpenter by trade—was acquainted with the lots—built the house upon one of them—was acquainted with value of real estate in Peru Dec. 15th, 1859."

Plaintiff objected to witness testifying as to value of lots separately-insisted that deft. should show value of all lots in the aggregate included in the enclosure. Objection overruled, and exception taken. Witness continued; that the house and lot on which it stands were worth \$600 to \$650, thinks house stands on lot 3; lots one two, seven and eight are worth \$150 each.

Cross Examined: The lots would be worth about \$100 more in one enclosure than taken separate-

Plff. admitted that defendant was owner in fee simple of the lots in controversy at date of Mortgage first offered in evidence.

Plff. then as rebutting testimony called Jacob Jacobs, who testified: was acquainted with lots in controversy; lived near there; were worth \$1500 or \$1600.

Walter McLain testified: " was acquainted with lots, were worth about \$1500. Cross Examination: "the witness Jacobs is a butcher; he (McLain) had lived in Peru six years:

was engaged as a clerk buying grain; never engaged in any real estate transactions. This was all the testimony introduced on said trial.

The court found the issue joined for the plaintiff, whereupon defendant moved for a new trial, which motionwas overruled by the court and defendant excepted, and final judgment was entered for plain-

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Errors assigned:

1st. The court erred in permitting the Indenture of Mortgage to be read in évidence. (Record page 14).

2nd. The court erred in permitting the "notice of sale" to be read in evidence. (Record page 36.) 3rd. The court erred in permitting the notes, checks, and insurance receipt, and each of them to to be read in evidence. (Record page 20.)

4th. The court erred in permitting the Deed from Cruikshank to Marc to be read in evidence.—
(Record page 22.)

5th. The court erred in finding the issues joined for the plaintiff, when the same should have been found for the defendant.

6th. The court erred in overruling the motion for a new trial.

7th. The court erred in entering judgment for plaintiff, the proof showing that defendant was entitled to hold the same as a Homestead, under the Homestead Act, as against the claim of the plaintiff.

8th. The court erred in deciding that defendant could not claim the premises in controversy as a Homestead, under the Homestead Act.

The Judgement of the court below is against law and evidence.

G. S. ELDREDGE,

Att'y for Appellee.

C. & M. BLANCHARD.

Att'ys for Appellant.

Maluel y huito Apprelant-Astract of monde -D'iled Apr. 18.1861 L'heland leluh brill Blanchord STATE OF ILLINOIS, Supreme Court, THIRD GRAND DIVISION, APRIL TERM THEREOF, A. D., 1861.

SAMUEL G. SMITH, Appellant,

75.

NICHOLAS MARC, Appellee,

LA SALLE CIRCUIT COURT.

ABSTRACT OF RECORD.

Record. Page 1. This was an action of ejectment, commenced by Appellee against Appellant, to recover the possession of Lots one (1), two (2), three (3), four (4), seven (7), and eight (8), in Block sixty-four (64), Ninawa Addition to City of Peru, at the February Term, A. D., 1861, by consent of parties a jury was waved, and this cause submitted to the Court for trial, upon the Declaration (which is in the usual form), and the plea of general issue.

The Plaintiff offered in evidence a certain Indenture of Mortgage, in the words and figures following:

"THIS INDENTURE, Made this, second day of March, A. D., 1853, by and between Samuel G. Smith and Mary A. Smith of the City of Peru, in the State of Illinois, parties of the first part, and Alexander Cruickshark, of said City of Peru, party of the second part, Witnesseth: That the parties of the first part, for and in consideration of the sum of fifteen hundred dollars, received to their full satisfaction, of the said Alexander Cruickshank, the receipt of which is hereby acknowledged, do hereby give, grant, bargain and sell to the said Alexander Cruickshank, and his heirs and assigns forever, the following described real estate, situate in the county of La Salle and State of Illinois, and known as Lots one, two, three, four seven and eight, in Block sixty-four, (1, 2, 3, 4, 7, & 8, Blk. 64,) and the west half of Lot ten, in Block one hundred and fifty-one, (w. 1-2 Lot 10, Blk. 151) All in the town plat of Ninawa, otherwise known as the Ninawa Addition to the town of Peru: To have and to hold the same to the said Alexander Cruickshank, and to his heirs and assigns, in trust, as hereinafter expressed, that is to say: Whereas, the said Samuel G. Smith is now indebted to the said Alexander Cruikshank for advances and discounts of money to the said Samuel by the said Alexander; and whereas it is contemplated by the parties that the said Alexander Cruickshank may hereafter, and for such length of time as may be agreeable to both parties, and from time to time. at such times as may be mutually convenient and desirable, make loans of money to said Smith, or advancements for his account upon the checks, notes, drafts or other evidences of indebtedness of said Smith, whether as maker, acceptor, drawer or endorser for such sums as may be mutually agreed apon, but the whole sum so loaned or advanced and remaining unpaid at any one time, not to exceed fifteen hundred dollars upon the faith of the security hereby created. Now, Therefore, if any of the indebtedness now existing as aforesaid, or any of the indebtedness that may be hereafter contracted by the said Smith to the said Cruikshank as herein before contemplated, or any part of such indebtedness, shall become due, and be unpaid and remain due and unpaid for the period of sixty days; The said Alexander Cruikshank, his heirs or assigns may, at any time thereafter, whilst any such indebtedness remains due and unpaid, at his or their own option, sell said real estate, or any part thereof at public sale to the highest bidder for cash, at the office of said Cruikshank or other public place in the city of Peru, he or they first giving twenty days public notice of the time and place of such sale by publication in a newspaper of said city. And upon such sale, the said Cruikshank, or his representatives shall make, execute, and deliver to the purchaser a good and sufficient deed or deeds of conveyance of the property so sold, and which deed or deeds shall operate as a full and complete conveyance of the premises, so that neither of the parties of the first part, or any other persons claiming by through, or under them or either of them, (except under this conveyance), shall have any rig: title or interest, legal or equitable therein. And the moneys arising from such sale shall be applied first, in payment of all reasonable expenses and charges arising in the premises; second, upon the indebtedness of said Samuel G. Smith, as herein before contemplated, to said Cruikshank until the whole of such indebtedness, with interest and costs be fully satisfied, and lastly, to pay over to the said Samuel G. Smith or his proper representatives any remaining proceeds of such sale. It is expressly understood and agreed, that at any such sale the said Alexander Cruikshank or any other person or persons in his behalf may become the purchaser, if the highest bidder. It is further

agreed and promised that at any time hereafter when the said Samuel G. Smith or his representatives shall have fully paid up all indebtedness now existing or hereafter created as hereinbefore mentioned or contemplated with interest, and all reasonable costs and charges in the premises, then and upon his so doing, he or his representatives, at his or their option shall be entitled to demand and receive at his or their proper costs or charges a deed of release from the said Alexander Cruikshank or his heirs or assigns, free from any incumbrance created by said Cruikshank or those claiming under him. And the said parties of the first part, for themselves, their heirs, executors, administrators and assigns, do hereby covenant to and with the said party of the second part, his heirs, executors, administrators and assigns, that they are well seized of the premises above conveyed, as of a good and indefeasible estate, in fee simple that said premises are free from all incumbrance except a Mortgage upon said lots in Block sixty-four to John Carle & Co., for six hundred dollars and upon said w½ of Lot 10, Block 151 to the Trustees of Schools for Town 33 North, range 1 East of 3rd P. M. for Nine Hundred and thirty-five Dollars and that they will forever warrant and defend said premises against all lawfull claims and demands whatsoever. In witness whereof, the said parties of the first part have hereunto set their hands and seals, the day and year first above written interlineations authorizing heirs and assigns to sell and convey, made before signing.

S. G. SMITH.

M. A. SMITH.

STATE OF ILLINOIS, LA SALLE COUNTY, ss.

On this 2d day of March 1853, before the undersigned authority, personally appeared Samuel G. Smith, to me personally known to be the person whose name is subscribed to the above deed, as having executed the same, and acknowledged that he had freely executed the same for the uses and purposes therein expressed. And Mary A. Smith, wife of the said Samuel G. Smith, to me personally known to be the person whose name is subscribed to the same deed, appeared before and was by me made acquainted with the contents of the same, and examined seperate and apart from her said husband, whether she executed the said deed, and relinquished her dower to the lands and tenements therein mentioned, voluntarily, freely, and without compulsion of her said husband, and acknowledged that she executed the same and relinquished her dower in the lands and tenements therein mentioned voluntarily, freely, and without the compulsion of her said husband.

WARREN BROWN.

Justice of the Peace.

The defendant by his attorney objected to the introduction of said Indenture, upon the ground that it was signed by S. G. Smith, and not by the defendant Samuel G. Smith: the court overruled the objection and permitted said Indenture to be read in evidence: and the defendant duly excepted.

Plaintiff then called William Chumasero who testified: "As attorney for Cruickshank he did on December 15th 1859, at 11 o'clock A. M., at the south door of the City Hall, in the City of Peru, sell the real estate described in said Mortgage to Nicholas Marc, he being the highest and best bidder therefor, for \$693.93: that lot 1 sold for \$99.98: lots 2 and 3, for \$150 each: lots 4 and 7 for \$99.98 each: and lot 8 for \$99.99: said lots were sold seperately: some other persons were present at sale, not certain whether any one bid but Marc: the indebtedness due on said Mortgage at time of sale consisted of notes and checks, and were in my hands for collection; the amount the lots sold for embraces costs of advertising and attorney's fees, and all expenses attending the sale. Before the sale I called on Smith: told him I had been instructed by Cruikshank to advertise and sell upon said Mortgage; showed him the notes and insurance receipt which Cruickshank held against him and to collect which I had been instructed to sell under the Mortgage: Smith admitted said notes, check and insurance receipt to be correct; and that they were advances made upon said Mortgage by Cruickshank to him, (Smith)." Here witness was shown said notes and checks which he identified. Defendant objected to witness' stating his conclusion as to what Smith admitted, but that he should give the laguage or substance thereof used by Smith. Witness then repeated that he could not give Smith's language from recollection, but that he admitted that the notes &c., were correct and were advances made by Cruickshank to him under said Mortgage.

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Page 15.

page 16.

On cross-examination witness testified: that he could not repeat the conversation between himself and Smith at time Smith made said admissions. Question by defendant's attorney: "What did said Smith say that warrants you in saying that he, (Smith,) admitted that said notes and checks were advances made upon said Mortgage?" Ans: "Smith said that one Imhpson held a mortgage upon same lots, wished witness would procure said Mortgage and have lots sold for enough to pay both Mortgages: witness stated to Smith what Cruikshank claimed was due him under the Mortgage as before stated, which Smith admitted: but could not remember the precise language. Smith told witness that the Insurance receipt was for money advanced by Cruickshank to pay Insurance upon the house: did not have the Imhpson Mortgage with him at that time: had known Smith about twenty years: at date of Mortgage given by Smith to Cruikshank, Smith was the head of a family, having a wife and childen, was a householder and occupied a house situated upon said premises; had continued to occupy said premises with his family from the date of said Mortgage to the present time: said lots were all within one enclosure, no appraisement of the property was made before the sale.

On direct examination, resumed, witness said he prepared a notice of the sale of said lots, which Page 19. was published in the "Peru Weekly Herald" a weekly newspaper published in said city of Peru on November 10th 1859, a copy of which was shown to witness and identified by him. Question by Plaintiff's Attorney: "What were said lots and improvements worth at date of said Mortgage?"-Objected to by defendant, for irrelevancy, objection sustained and exception taken by defendant Witness further stated that premises were worth at time of sale from \$1500 to \$1800; that at date of Mortgage they were worth considerably more, but property in Peru had greatly depreciated in value since; the consideration of said notes and checks were not for the purch ase money of said lots or improvements made thereon; witness was acquainted with Smith's handwriting, that the signatures to said notes and checks were in Smith's handwriting: Smith did not state expressly what the consideration of said notes, checks &c. were, except the amount paid for insurance as aforesaid.

Plaintiff then offerred in evidence said notice of the sale of said premises to which defendant objected, on the ground that there was a variance between the description of the landas described in the Mortgage and in the notice; the court overruled the objection and defendant excepted. Said notice is in words and figures following:

Mortgage Sale. WHEREAS, Samuel G. Smith and Mary A. Smith his wife, did on the 2d day of March, A. D. 1853, execute under their hands and scals, and deliver to the undersigned, Alexander Cruickshank, a cer tain Mortgage deed, with power to make sale of the following described property, viz: lots numbers one, (1,) two, (2,) three, (3,) four, (4,) seven, (7,) and eight, (8,) in Block Number sixty-four, (64,) in the Ninawa Addition to the Town (now city of Peru,) in the County of La Salle and State of Illinois, which said Mortgage was filed for record in the Recorder's office of said La Salle county, on the 7th day of March, A. D. 1853, and recorded in Book 32, page 16, and which said Mortgage was exccuted as aforesaid, to secure the payment of certain sums of money at that time due and owing, from said S. G. Smith, to said Alexander Cruikshank, and such indebtedness as might be thereafter contracted by said Smith to said Cruikshank, for advances and discounts of money &c. to be thereafter made by said Cruikshank to said Smith, and on which is now due and owing the sum of about six hundred and sixty dollars of principal and interest, and whereas default has been made in the payment thereof, the said S. G. Smith, and the same still remaining due and unpaid. Now therefore by virtue of the power in said Mortgage contained, I shall proceed to sell the said premises above described with all right interest or claim whatsoever, in law or equity of the said Samuel G. Smith and Mary A., his wife in and to the same, at Public Auction, at the south door of the City Hall, in the City of Peru, aforesaid, on the 15th day of December, A. D. 1859, between the hours of 10 o'clock A. M:, and 4 o'clock P. M., to the highest and best bidder for cash, for the purpose in said Mortgage deed expressed. ALEX. CRUIKSHANK,

To this notice the printer's certificate of publication is attaced, (vide Record, page 36). The defendant waived all objection that the testimony of the rublisher was not offered in place of his certificate.

Dated, Peru Nov. 10th, 1859.

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Page 26.

Plaintiff then offered in evidence said notes, checks, insurance receipt, identified as aforesaid by Page 21. witness Chumasero, to which defendant objected on the ground partially that there was not sufficient evidence that the consideration of said notes &c., were advances made upon said Mortgage, and that such advances could not be proven by parol. The court overruled the objection and defendant excepted; said notes &c. were then read in evidence. (Vide Record pages 31 and 32.)

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Question by defendant: "What is the value of the house and single lot on which it stands?"-The plaintiff objected to the question and particularly to the witness testifying as to the value of the several lots seperately. Objection overruled and exception taken. Witness answered: "house and single lot are worth about \$600; the lot adjoining on the west is worth about \$150; the two adjoining on the east are about \$150 each; the second lot west of the house is worth from \$175 to \$200; don't think the property is worth more or less than it was Dec. 15th, 1859.

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Plff. then as rebutting testimony called Jacob Jacobs, who testified: was acquainted with lots in controversy; lived near there; were worth \$1500 or \$1600.

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This was all the testimony introduced on said trial.

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4th. The court erred in permitting the Deed from Cruikshank to Marc to be read in evidence.—. (Record page 22.)

5th. The court erred in finding the issues joined for the plaintiff, when the same should have been found for the defendant.

6th. The court erred in overruling the motion for a new trial.

7th. The court erred in entering judgment for plaintiff, the proof showing that defendant was entitled to hold the same as a Homestead, under the Homestead Act, as against the claim of the plaintiff. 8th. The court erred in deciding that defendant could not claim the premises in controversy as a Homestead, under the Homestead Act.

The Judgement of the court below is against law and evidence.

G. S. ELDREDGE, Att'y for Appellee.

C. & M. BLANCHARD. Att'ys for Appellant. January of Smith Appleland -Oricholas desce Abstract ap neoste

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STATE OF ILLINOIS, Supreme Court, THIRD GRAND DIVISION, APRIL TERM THEREOF, A. D., 1861.

SAMUEL G. SMITH, Appellant,

os.

NICHOLAS MARC, Appellee,

LA SALLE CIRCUIT COURT.

ABSTRACT OF RECORD.

Record. Page 1. This was an action of ejectment, commenced by Appellee against Appellant, to recover the possession of Lots one (1), two (2), three (3), four (4), seven (7), and eight (8), in Block sixty-four (64), Ninawa Addition to City of Peru, at the February Term, A. D., 1861, by consent of parties a jury was waved, and this cause submitted to the Court for trial, upon the Declaration (which is in the usual form), and the plea of general issue.

The Plaintiff offered in evidence a certain Indenture of Mortgage, in the words and figures following:

"THIS INDENTURE, Made this, second day of March, A. D., 1853, by and between Samuel G. Smith and Mary A. Smith of the City of Peru, in the State of Illinois, parties of the first part, and Alexander Cruickshank, of said City of Peru, party of the second part, Witnesseth: That the parties of the first part, for and in consideration of the sum of fifteen hundred dollars, received to their full satisfaction, of the said Alexander Cruickshauk, the receipt of which is hereby acknowledged, do hereby give, grant, bargain and sell to the said Alexander Cruickshank, and his heirs and assigns forever, the following described real estate, situate in the county of La Salle and State of Illinois, and known as Lots one, two, three, four seven and eight, in Block sixty-four, (1, 2, 3, 4, 7, & 8, Blk. 64,) and the west half of Lot ten, in Block one hundred and fifty-one, (w. 1-2 Lot 10, Blk. 151) All in the town plat of Ninawa, otherwise known as the Ninawa Addition to the town of Peru: To have and to hold the same to the said Alexander Cruickshank, and to his heirs and assigns, in trust, as hereinafter expressed, that is to say: Whereas, the said Samuel G. Smith is now indebted to the said Alexander Cruikshank for advances and discounts of money to the said Samuel by the said Alexander; and whereas it is contemplated by the parties that the said Alexander Cruickshank may hereafter, and for such length of time as may be agreeable to both parties, and from time to time, at such times as may be mutually convenient and desirable, make loans of money to said Smith, or advancements for his account upon the checks, notes, drafts or other evidences of indebtedness of said Smith, whether as maker, acceptor, drawer or endorser for such sums as may be mutnelly agreed upon, but the whole sum so loaned or advanced and remaining unpaid at any one time, not to exceed fifteen hundred dollars upon the faith of the security hereby created. Now, Therefore, if any of the indebtedness now existing as aforesaid, or any of the indebtedness that may be hereafter contracted by the said Smith to the said Cruikshank as herein before contemplated, or any part of such indebtedness, shall become due, and be unpaid and remain due and unpaid for the period of sixty days; The said Alexander Cruikshank, his heirs or assigns may, at any time thereafter, whilst any such indebtedness remains due and unpaid, at his or their own option, sell said realestate, or any part thereof at public sale to the highest bidder for cash, at the office of said Cruikshank or other public place in the city of Peru, he or they first giving twenty days public notice of the time and place of such sale by publication in a newspaper of said city. And upon such sale, the said Cruikshank, or his representatives shall make, execute, and deliver to the purchaser a good and sufficient deed or deeds of conveyance of the property so sold, and which deed or deeds shall operate as a full and complete conveyance of the premises, so that neither of the parties of the first part, or any other persons claiming by. through, or under them or either of them, (except under this conveyance), shall have any right title or interest, legal or equitable therein. And the moneys arising from such sale shall be applied first, in payment of all reasonable expenses and charges arising in the premises; second, upon the indebtedness of said Samuel G. Smith, as herein before contemplated, to said Cruikshank until the whole of such indebtedness, with interest and costs be fully atisfied, and lastly, to pay over to the said Samuel G. Smith or his proper representatives any remaining proceeds of such sale. It is expressly understood and agreed, that at any such sale the said Alexander Cruikshank or any other person or persons in his behalf may become the purchaser, if the highest bidder. It is further

agreed and promised that at any time hereafter when the said Samuel G. Smith or his representatives shall have fully paid up all indebtedness now existing or hereafter created as hereinbefore mentioned or contemplated with interest, and all reasonable costs and charges in the premises, then and upon his so doing, he or his representatives, at his or their option shall be entitled to demand and receive at his or their proper costs or charges a deed of release from the said Alexander Cruikshank or his heirs or assigns, free from any incumbrance created by said Cruikshank or those claiming under him. And the said parties of the first part, for themselves, their heirs, executors, administrators and assigns, do hereby covenant to and with the said party of the second part, his heirs, executors, administrators and assigns, that they are well seized of the premises above conveyed, as of a good and indefeasible estate, in fee simple that said premises are free from all incumbrance except a Mortgage upon said lots in Block sixty-four to John Carle & Co., for six hundred dollars and upon said w1 of Lot 10, Block 151 to the Trustees of Schools for Town 33 North, range 1 East of 3rd P. M. for Nine Hundred and thirty-five Dollars and that they will forever warrant and defend said premises against all lawfull claims and demands whatsoever. In witness whereof, the said parties of the first part have hereunto set their hands and scals, the day and year first above written interlineations authorizing heirs and assigns to sell and convey, made before signing.

S. G. SMITH. SEAL.
M. A. SMITH.

STATE OF ILLINOIS, LA SALLE COUNTY, ss.

Page 15.

Page 16.

On this 2d day of March 1853, before the undersigned authority, personally appeared Samuel G. Smith, to me personally known to be the person whose name is subscribed to the above deed, as having executed the same, and acknowledged that he had freely executed the same for the uses and purposes therein expressed. And Mary A. Smith, wife of the said Samuel G. Smith, to me personally known to be the person whose name is subscribed to the same deed, appeared before and was by me made acquainted with the contents of the same, and examined seperate and apart from her said husband, whether she executed the said deed, and relinquished her dower to the lands and tenements therein mentioned, voluntarily, freely, and without compulsion of her said husband, and acknowledged that she executed the same and relinquished her dower in the lands and tenements therein mentioned voluntarily, freely, and without the compulsion of her said husband.

WARREN BROWN.

Justice of the Peace.

The defendant by his attorney objected to the introduction of said Indenture, upon the ground that it was signed by S. G. Smith, and not by the defendant Samuel G. Smith: the court overruled the objection and permitted said Indenture to be read in evidence: and the defendant duly excepted.

Plaintiff then called William Chumasero who testified: "As attorney for Cruickshank he did on December 15th 1859, at 11 o'clock A. M., at the south door of the City Hall, in the City of Peru, sell the real estate described in said Mortgage to Nicholas Marc, he being the highest and best bidder therefor, for \$693.93: that lot 1 sold for \$99.98: lots 2 and 3, for \$150 each: lots 4 and 7 for \$99.98 each: and lot 8 for \$99.99: said lots were sold seperately: some other persons were present at sale, not certain whether any one bid but Marc: the indebtedness due on said Mortgage at time of sale consisted of notes and checks, and were in my hands for collection; the amount the lots sold for embraces costs of advertising and attorney's fees, and all expenses attending the sale. Before the sale I called on Smith: told him I had been instructed by Cruikshank to advertise and sell upon said Mortgage; showed him the notes and insurance receipt which Cruickshank held against him and to collect which I had been instructed to sell under the Mortgage: Smith admitted said notes, check and insurance receipt to be correct; and that they were advances made upon said Mortgage by Cruickshank to him, (Smith)." Here witness was shown said notes and checks which he identified. Defendant objected to witness' stating his conclusion as to what Smith admitted, but that he should give the laguage or substance thereof used by Smith. Witness then repeated that he could not give Smith's language from recollection, but that he admitted that the notes &c., were cor-

rect and were advances made by Cruickshank to him under said Mortgage.

On cross-examination witness testified: that he could not repeat the conversation between himself and Smith at time Smith made said admissions. Question by defendant's attorney : "What did said Smith say that warrants you in saying that he, (Smith,) admitted that said notes and checks were advances made upon said Mortgage?" Ans: "Smith said that one Imhpson held a mortgage upon same lots, wished witness would procure said Mortgage and have lots sold for enough to pay both Mortgages: witness stated to Smith what Cruikshank claimed was due him under the Mortgage as before stated, which Smith admitted: but could not remember the precise language. Smith told witness that the Insurance receipt was for money advanced by Cruickshank to pay Insurance upon the house: did not have the Imhpson Mortgage with him at that time: had known Smith about twenty years: at date of Mortgage given by Smith to Cruikshank, Smith was the head of a family, having a wife and childen, was a householder and occupied a house situated upon said premises; had continued to occupy said premises with his family from the date of said Mortgage to the present time: said lots were all within one enclosure, no appraisement of the property was made before the sale.

On direct examination, resumed, witness said he prepared a notice of the sale of said lots, which was published in the "Peru Weekly Herald" a weekly newspaper published in said city of Peru on November 10th 1859, a copy of which was shown to witness and identified by him. Question by Plaintiff's Attorney: "What were said lots and improvements worth at date of said Mortgage?"-Objected to by defendant, for irrelevancy, objection sustained and exception taken by defendant Witness further stated that premises were worth at time of sale from \$1500 to \$1800; that at date of Mortgage they were worth considerably more, but property in Peru had greatly depreciated in value since; the consideration of said notes and checks were not for the purchase money of said lots or improvements made thereon; witness was acquainted with Smith's handwriting, that the signatures to said notes and checks were in Smith's handwriting: Smith did not state expressly what, the consideration of said notes, checks &c. were, except the amount paid for insurance as aforesaid.

Plaintiff then offerred in evidence said notice of the sale of said premises to which defendant obs jected, on the ground that there was a variance between the description of the landas described in the Mortgage and in the notice; the court overruled the objection and defendant excepted. Said notice is in words and figures following:

Mortgage Sale.

WHEREAS, Samuel G. Smith and Mary A. Smith his wife, did on the 2d day of March, A. D. 1853, execute under their hands and scals, and deliver to the undersigned, Alexander Cruickshank, a certain Mortgage deed, with power to make sale of the following described property, viz: lots numbers one, (1,) two, (2,) three, (3,) four, (4,) seven, (7,) and eight, (8,) in Block Number sixty-four, (64,) in the Ninawa Addition to the Town (now city of Peru,) in the County of La Salle and State of Illinois, which said Mortgage was filed for record in the Recorder's office of said La Salle county, on the 7th day of March, A. D. 1853, and recorded in Book 32, page 16, and which said Mortgage was exccuted as aforesaid, to secure the payment of certain sums of money at that time due and owing, from said S. G. Smith, to said Alexander Cruikshank, and such indebtedness as might be thereafter contracted by said Smith to said Cruikshank, for advances and discounts of money &c. to be thereafter made by said Cruikshank to said Smith, and on which is now due and owing the sum of about six hundred and sixty dollars of principal and interest, and whereas default has been made in the paymentthereof, the said S. G. Smith, and the same still remaining due and unpaid. Now therefore by virtue of the power in said Mortgage contained, I shall proceed to sell the said premises above described with all right interest or claim whatsoever, in law or equity of the said Samuel G. Smith and Mary A., his wife in and to the same, at Public Auction, at the south door of the City Hall, in the City of Peru, aforesaid, on the 15th day of December, A. D. 1859, between the hours of 10 o'clock A. M:, and 4 o'clock P. M., to the highest and best bidder for cash, for the purpose in said Mortgage deed expressed. ALEX. CRUIKSHANK, Dated, Peru Nov. 10th, 1859.

To this notice the printer's certificate of publication is attaced, (vide Record, page 36).

The defendant waived all objection that the testimony of the publisher was not offered in place of his certificate.

Page 36.

Mortgagee.

Plaintiff then offered in evidence said notes, checks, insurance receipt, identified as aforesaid by Page 21. witness Chumasero, to which defendant objected on the ground partially that there was not sufficient evidence that the consideration of said notes &c., were advances made upon said Mortgage, and that such advances could not be proven by parol. The court overruled the objection and defendant excepted; said notes &c. were then read in evidence. (Vide Record pages 31 and 32.)

Said witness Chumasero, further testified: "he was acquainted with the handwriting of Alexander Cruikshank, that the signature to the deed now shown him was in said Cruickshank's handwriting; said deed was signed in witness presence. Plaintiff then offered in evidence said deed from Cruickshank to Marc, defendant objected for the reason that there was no proof of the delivery of the same to plaintiff, the court overruled the objection and permitted the deed to be read in evidence, and de-

fendant excepted. (vide record page 32).

Here plaintiff rested.

The defendant called Noah Sapp, who testified: "Live in Peru, have known defendant 12 years; am a carpenter and joiner, am acquainted with the value of real estate in Peru, know the property in controversy.

Question by defendant: "What is the value of the house and single lot on which it stands?"-The plaintiff objected to the question and particularly to the witness testifying as to the value of the Page 23. several lots seperately. Objection overruled and exception taken. Witness answered: "house and single lot are worth about \$600; the lot adjoining on the west is worth about \$150; the two adjoining on the east are about \$150 each; the second lot west of the house is worth from \$175 to \$200; don't think the property is worth more or less than it was Dec. 15th, 1859.

Cross Examination: "I examined the house at Smith's request; did not know at the time for what purpose; he wished me to make an examination and appraise its value; think the property would be worth more in one enclosure than it would in single lots, the fence and other improvements are very old; could not state positively whether barn was on same lot as house; would cost about \$40 to build fence one of lots, similar to the present fence when new; lots are 60 × 125 feet."

Charles Blanchard, being duly sworn for defendand, stated the house was on lot 3 in controversy; that he knew it from an examination of the map of Peru and of the lots for the purpose of ascertaining upon which the house stood.

Cross examined: Could not swear positively from personal knowledge that house was solely on lot

3, but from examination of the map, was satisfied it was. Defendant then called Ezra McKenzie, who testified: had lived in Peru and known defendant 20 years—carpenter by trade—was acquainted with the lots—built the house upon one of them—was acquainted with value of real estate in Peru Dec. 15th, 1859."

Plaintiff objected to witness testifying as to value of lots separately-insisted that deft. should show value of all lots in the aggregate included in the enclosure. Objection overruled, and exception taken. Witness continued; that the house and lot on which it stands were worth \$600 to \$650, thinks house stands on lot 3; lots one two, seven and eight are worth \$150 each.

Cross Examined: The lots would be worth about \$100 more in one enclosure than taken separate-

Plff. admitted that defendant was owner in fee simple of the lots in controversy at date of Mortgage first offered in evidence.

Plff. then as rebutting testimony called Jacob Jacobs, who testified: was acquainted with lots in controversy; lived near there; were worth \$1500 or \$1600.

Walter McLain testified: " was acquainted with lots, were worth about \$1500. Cross Examination: "the witness Jacobs is a butcher; he (McLain) had lived in Peru six years:

was engaged as a clerk buying grain; never engaged in any real estate transactions. This was all the testimony introduced on said trial.

The court found the issue joined for the plaintiff, whereupon defendant moved for a new trial, which motion was overruled by the court and defendant excepted, and final judgment was entered for plain-

Page 24.

Page 25.

Page 26.

Page 27.

Errors assigned :

1st. The court erred in permitting the Indenture of Mortgage to be read in evidence. (Record page 14).

2nd. The court erred in permitting the "notice of sale" to be read in evidence. (Record page 36.) 3rd. The court erred in permitting the notes, checks, and insurance receipt, and each of them to to be read in evidence. (Record page 20.)

4th The court erred in permitting the Deed from Cruikshank to Marc to be read in evidence.—
(Record page 22.)

5th. The court erred in finding the issues joined for the plaintiff, when the same should have been found for the defendant.

6th. The court erred in overruling the motion for a new trial.

7th. The court erred in entering judgment for plaintiff, the proof showing that defendant was entitled to hold the same as a Homestead, under the Homestead Act, as against the claim of the plaintiff.

8th. The court erred in deciding that defendant could not claim the premises in controversy as a Homestead, under the Homestead Act.

The Judgement of the court below is against law and evidence.

G. S. ELDREDGE, Att'y for Appellee. C. & M. BLANCHARD.
Att'ys for Appellant.

Nicholas desc Appalle Asstract of Filed Pope 18.1861 Ol. Leland Elect both Blanchard

Be it remembered, That on the 23 d day of May 1860, an instrue ment of writing was filed by the Clerk of the Circuit Court of Lasalle County, which is in the words and figures following To Wit, " In the Recorders Court of the City of Peru, December State of Allinois 3 Safalle Country 3 8,8, Cety of Peru 3 Micholas Maic Maintiff in this Buit by g, S. Cel-Samuel G. Smith Defendant in This Suit, according to the Statute in Such case made and provided For that whereas the Said nicholas Marc, heretofore to wit on the Six - twith day of December AD 1859 mas posseped of Those Certain Loads the City of Peru, in Said County of Lafalle, and State of Ollinois IRnown & described as follows Miz Lools number one (1) Theo (2)

Three (3) How (4) Seven (7) and Eight (8) in Block number Sifty four (64) in the ninewa addition to the Joun nous City of Pern; which Said Several lot of land and real estate the Said nicholas marc, claims in fee, and being So posseped Thereof the Said Samuel I, Smith afterwards to wit an the Quentath day of December AD 1839, entered into the Said premises and gected the Said hicholas Mano therefrom and unlawfully withholds from him the Said Nicholas Marethe popepion thereof, to the damage of the Said Plaintiff of one Hundred dollars, and therefore the Said Plaintiff brings But to Golddridge Ilffs atty Followed & Smith That a declaration of which the foregoing is a copy will be filed on the 26th day of December AD 1859, in the Recorders Court of to wit on the ythe day of the

December Derm AD 1839 of Said Court That upon filing the Same a rule will be entered requiring you to appear & plead to Such dec Saration within Cuenty days of ter the entry of Such rule, and that if you neglect so to appear and plead within Such time a Judgment by default will be entered against you, and the Plaintiff will recover posses Sion of the premises mentioned in Sand declarations Pen Dec 24# 1839 3 Plfs atty State of Illinois 38,8, Lasalle County & Frederick W. Mat= Sworn, Say that on the 24 Kday of December, OA. D1839. he personally Served on Samuel G, Smith the defend cent in the foregoing declara town by delevering the Samoto, & leaving the Same with him together with a notice Ludyouned There to of which the above is a copy

TIT

H. W. Mallocks Inherited & Sworn to he fore mo this 26th of December 183-9 A Silver Olk of the Recorders Court of the City of Peru Upon which was the following Endorsement, "In the Recorders Court of the City of Gern Michelas Marchus Samuel S. Smith, narry notice in ejectment. To File. Heled Dec 26" 1859, At Silver clk, Echilit B. Filed may 23 1860 J. H. Wash olk, J. S. Eldridge In the Recorders Court of the City of Peru, December Derm AD 1839 Monday December 24, 1839 State of Allinois SS. Safalle Country 3 bity of Poru 3 18e it remembered That heretofore to west on the Guerry South day of December Aid 1839 the Same being one of the days of the December Derm of Said

who I i I how had, and entered of Record to Miticholas Marc & Ejectment Samuel & Smith & This day Comes the Plantiff, by S. S. Eldridge Hois allorney, and an his motion it is ordered that the defendant plead herein in Quenty days, "Echilit " State of Allinois In the Recorders Sasalle Country Court of the City of City of Perus Flow So march Samuel J Emith 3 In Ejectment,
Aschola Mine 3 And now comes the Said defendant, Samuel J. Smith by Charles Blanchard his attorney and and Lap that he does not injusting withhold the proposarion of Said Jaremises from Suid Plaintiff

in manner and form as the plain tiff, hath above Thereof Complained against him and of this he puts himself upon the Country to Chas Blanchard Deft ally Which is Endorsed as Jollows Thickolas Manc, no Samuel &. Smith, Plea in Ejectment Ochilit A, Filed January 2" 1860 Her Silver Olk Filed may 23" 1860 J. H. Mash clik Chas Blanchard, Seft atty 11 March Derm AN 1860 Monday March 19th 1860 Nicholas Marc 3 Ejectment Samiel G. Smith 3 Ejectment This day Tho defendant comes by C. Blanchard his attorney, and moves the Count for a change of venue herein the Plaintiff comes by J. S. Eldridge

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his allorney, and maines the filing of an affidaut on the hast of the defendant in Support of Said motion after which the Court Sustained said motion, It is Therefore considered by the Court that the venue herein be Changed to the Safalle County Circuit Court, and that the Clerk of this Court make out and transmit to the clerk of Said Circuit Court a complete transcript of the Records in the Case Statu of Illinus 36,8, City of Perus I. Herman Silver Clerk of the Recorders Court of the City of Gern do hereby Certify The foregoing to be a true Copy of all the orders of The Court and proceedings in Said Cawe and of the whole thereof as they appear of Record in Said Cause And I further Certify that the accompanying paper marked Respectively Echilit A. and B. - are the original papers filed in my office in Said Cause and the whole Thereof, Withe pomy hand and the Lead of our Said Court at Peru this 21th day of April A, D 1861 2009 He Silver Clerk Said Record Siled in the circuit Bout. 1860, 38 1860, 38 1860, as follows; Fixed may 23 1860, fished all

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State of Sllinois 388. Reas before the Honorable Casalle County 388. Madieon & Hollister the District of the State of Illinois and the Presiding Judge of The Sasalle County Circuit Court in Said State, at a lino of Said Court, commenced and held at The Court House in Ollawa in Said County and State on the Second Monday in The Month of Jeme, the Same being the Celeventh day of June in the year of Our Foord One And of the Independence of the United States of America the Coyfily Houth; o The Grenorable Madison & Hollister Trusiding Judge ohn Ot. Much Clerk asing lon Justmell States attorney Hancis Warner Sheriff. Be it Remembered, That on Thursday June 28th 1860, the Same being are of the days, of the June Firm of Said court, a matter mas Entered of record in the words and figures following do wit,

Sticholas Marc 3 Geolmenh,
Samuel S. Smith 3 Off is ordered by
the Court That This cause be con =
-"Universel" De it Remembered. That on Tuesday December 4th 1860, The Same being one of the days of the november Derm of Said Court 1860. An order was enter--ed of Record in the words and figures following, To With. Samuel G. Smith & Exclment This day Tho Plantoff Comes by S. Eldridge his Allorney, and the Defendant by lo. Blan = chard his Allowing and by agreement Cause is Submetted to the Court for hial, and after hearing the luidence · The Court find the Plantiff is suged in fee Simple of the little to the lots na - med in Hamliffs declaration bis,

Sols One (1) Theo (2) Three (3) four (4) Swan (9) and Eight (8) in Block number Duty four (64) in the ninewa Addition to the Soun, hours City of Geru, in the County of Lasalle and State of Illinois, and that the defendant has been quilty of unlawfolly withholding the possession of Said premises from Said Planitiff, is Therefore Considered by The Court, that the Mainliff have and recover of the defendant, the hopepoon of Said premises, with the appulenances, that a Drock of popepion issue therefore, and that the Raintiff have and recover of the defendant his costs, and changes by him herein expended, and that he have execution Therefore, It appearing to The Court that the costs of this Sent have been paid, On motion of defendants Allowed, it is ordered by the Court that the foregoing judgment be buca ted, Set aside, and the defendant granted a new Trial, De it Remembered that on the 20 day of Florwary 1861, the Same being one of The days of the Hebruary Firm of Said Court, When order was entered of record in the words and pigures following do lut;

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Nicholas Manc & Ejectmens

Samuel G. Smith & Ejectmens Plaintiff by Grorge S, Eldridge his at-Torney, and the defendant by Charles Blanchard his allorney, and by agree = -ment of pailes a ferry is warried and the Cause Submitted to the Court for Wial, and after hearing the widence and arguments of Counsel the Court postpone a decision on the matter in Usue, untill he Shall have had due deliberation Thereon, Be it Remembered that on the 25th day of Hebruay, The Same being one of the days of the Hebruary Verm of Said Court (1861) An order Mas entered of Record in the words and figures fol-- Lowing to With, Sumuel G. Smith This day

Sur. The Plantiff by George S. Eldridge his altorney, and the defendant by Charles Blanchard his Allowny, when the Court finds that the Hantif is Serged, in few Simple of the little to the lold named in Maintiffs declaration, biz; Loots One (1) Two(2) Three (3) four (4) Seven (7) and Eight (8) in Block number Disty four (64) in the honewa Addition to the Town how City of Siru, in the Country of Casalle and State of Ollmois, and that defen -dant has been quilty of unlawfully withholding the propingion of Said prem -ides from Said Muntiff. The Defendant by his allowing, now moves the Court for a new treat which motion is overruled by the Court, Oll is Therefore considered by the Court, That the Stantiff have and recover of the defendant, the possession of Said primises with the appertinances, That a writ of possession issue Therefore And that the Hamiliff have and recover of the defendant his costs and changes by him herein iffunded and that he have

execution therefore,

defendant by his allower, how as ked for an appeal herein to the Supreme Court of this State, which is granted upon condition that Said defendant file a bond in the penal Sum of This Countred Dollars, with Men Suul or I, D. Brewster as his Security together with a lile of exceptions, with the clerk of this court, within I'm dup from this date,

And be it Remembered, that on the 2 mm day of March A.D 1861, the Same being one of the days of the February
Firm of Said Court, an order was
entered of record in the words and
figures following, To Wit;

Comes the Plaintiff by for this day again.

Comes the Plaintiff by for the Charles Blanchard his attorney, and on his motion if is ordered by the Court that the time for filing the bond and bill of exceptions in this cause he extended

OBe it umembered that on the 14 gth day of march AD 1861, a Bill of exceptions was filed in the Circuit Court of Safalle County, which is in the words & figures following to thet! State of Allinois 3 Chronit Court Safalle Country & Chronit Court There of February Jerm AN 1861 Micholas Monc 3 Bill of exceptions Samuel G. Smith De it remembered that an this Quentieth day of Hebruary AD 1861, the Same being one of the days of Said term of Court, This Cause coming an for a hearing before the Court, a jung having been manied by Consent of parties The Plaintiff to maintain the issues on his part offered in luidence a certain indentine of mortgage to which defendant by his attorney objected whom the ground that Daid Indenture wew Signed by So I Smith and not by the defendant Samuel of Smith, the Court overruled

15-Said objection, and the Hamliff Then and there excepted, Said Inden time was then read in evidence and is the words and figures following, Sceopage (no Indentino on file) 38,-Welliam Chumasero attorney at Soam was Sworn, as a witness on the part of Plaintiff and testified as follows; As attorney for Herander Brukshanks he did on the fifteenth day of Leceno -her A.D 1861 at Eleven aclock U.M. at the South Door of the City Hall in the City of Peru the the real estate in Said Indenture of mortgage to one nicholas mand he being the highest and best bidder therefore for the sum of \$693, 100 Dollars, That lot one fold for \$99,000 Dollars, Lots 2 and 3 for \$150, each & for lots four in Said Block the Lum of \$99,98, and for seven mi Said Block the sum of 499,98 ofor loreight in Said Block the Sum of Agg, gg, that said lots were respectively Told Seperately, Some other persons present at bale, not certain whether (A) (K) (K)

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or not any one hid but mane, the in -debtedness due on Said mortgage at time of Sale consisted of hotes & Checks and were in my hands for Collection the amount Said lots sold for embraces Cost of advertising attorney fees and all expenses attending the Sale, Before I sold Said lots of called whom Samuel I Smith and told him that I had been Instructed by Alexander Crukshanks to advertise and sell whom Said mortgago, I showed him the hotes 2. & insurance receipts which Cruskshanks held against him Said Smith and to collect which witness was directed to bell under the morgage and he smith admitted Said notes thecks & Insurance receipt to be correct and that they Were advances made upon Said mosts -gage to him said Smith by Said Crukshank, here witness mas shown Said notes and Checks which he eden tified, Defendants Counsel objected to the witness Stating his conclusion as to what Smith admitted, but that he should give The language or the Substance There of which Smith used upon the occasion, The lutres

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Checks

how repeated that he could not give Smiths language from recollection but That he admetted that noto to were Correct of from advances made by Crub Shank to him under Said mortgage, Whon Crofs camination of Said mitigs Chumasero, Said netruls stated, that the could not, repeat the Conversation between the witness and Said Smith, at the time Said Smith made the admissions as sta ted by mitressabour, The following interrog - atory mas propounded by defendants Cours - Sel to Said Witness " What did Said Smith Say that warrants you in Super hosing that he Smith admitted that Said notes and checks were advances made whom Said mortgage" In which Said Witness answered, That Smith Said that one Imppson held a mosta = gage upon the Same lots, and wished that witness would procure Said Mortgago, and have said lot sold for enough to hay both of Daid mortgages the amount due Imposont amount due crukshank, that witness Stated to Smith what Orukshank Claimed was due him under the mortgage as before Stated which Smith admitted

but that witheld could not recol= 18. -lect his precise language, That he without had not said doubleson Broomy Smith Stated to me that the insurance receipt was for money advanced by Cruikshank to fray in - Surance upon the House; That he witness had not said Imphson mortgago mortgage with him when he had the Conversation above men tioned with Said Smith that he had known Smith about 20 years that at the date of Said mortgage quien by Smith to Chukshanks Said Smith was the head of a family having a wife and Children, was a householder and occupied a house Situate whom Said premises, and had continued so to occupy, said premises with Said Jamily, from the date of Said Mort-Dard lots were all within one inclosure and that no appraisement of Said property was made previous to such sale Said Witness further Said in answer to Haintiffs Interrogatories, that he proposed a notice of the Sale of Said lot and that the Same was published in The

19 "Tern Heekly Herald" a weekly news: -paper published in Said City of Verw an the tenth day of howember 1 8 1839 a copy of which notice was Shown to untress and edentified by him. Plantiff propounded to said wit= - ness the following interrogatory! What were said lots and improvements worth at the date of said mortgage, Objected to by defendant for virelevancy - Objection Sustained and exceptions taken by Hain -tiff, Wetrup further stated that Said premises were worth at time of Salo from fifteen to leighteen hundred dollars that at the time of the execution of the mork--gage they mere worth considerably more but property generally in Teru, has greatly depreciated in value since then, there are Streets on three Sides of Said lots, Gast north and South there is a Barn on One of the South lots, either Leven or Eight, the Consideration of Said holes and checks were not given for the purchase money, or improvements of Said lots, Witness further Stated that he was acquainted with the hand writing of Said Smith & that the Signatures to Said notes & Checks

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were respectively in the hand writing State expressly what the Considera tion of Said hotes & Checks to mere except as to the Sun haid by bruk = Shank for insurance whom the House as before stated Plantiff offered in undered the notice of the sale of said premises, to which the defendant ob-- fected on the ground, that there was a harrance beetween, the description of the land described in the mortgage and in the notice which objection was overruled by the Court, and the defen -dant then and then excepted, said notice was then, with the Certificate of publication thereof allached, read in evidence which notice and certificate are in the words of gares following; (not on file)

Supage 36.

The Plaintiffs Counsel waving all objection that the testmony of the Puba clisha of the notice was not offered in place of his certificate Then offered in evidence the notes & check & insurance weight which were identified by Tho

witness Chamasero, as above mentioned to which Plaintiff objected, on the ground partially that there was not sufficient evidence that the Consideration of Said notes were advances, made upon Said Mortgago and that Such advances could not be proven by parol-and that the doctrine of advances could not be proven by parol, which objection was overruled, and defendant then and there excepted, said notes were then read in evidence and are in the words and figures following;

Ser Yoage 31

(no notes, checks or receipt on file)

Said witness further testified that he was acquainted with the hand eviting of of Alexander Corrubeshanks that the Signature to the Deed now shown witness is the Signature of Said Cruik a Shank & that Said deed signed in Mitness presence, Plaintiff offered in Condence Said Deed, from Ceruik a Shank to Marc, defendant objected to the Same for the reason that there was no proof of a delivery of the Same to the Plaintiff

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(1 - 1) 6, which objection was overruled by 22 the Court, and defendant then and there excepted = Said deed was Then read in evidence and in the words and figures following grage 32, (no Deed on file) Here Mariles Rested Defendant, to maintain the issue on his pent, Called as a witness heah Sapp, who living first duly swown testified as follows: I have lived in the City of Perus and known defendant Twelve years, my business is that of a Confenter and House Joiner, I am acquainted with the value of real estate in the City Jeru Know the property in Control the walue of the Hause & the Single lot on which it Stands! to which Ilf objected; & objected particularly to the witness testifying as to the walnu of the Several lots in the enclosure taken Seperately, Objection overrolled by The Court, to which Tiff excepted,
The Mitness Continued, The house and Single lot, whom which the Bame is Situated is worth about Bry Chundred dollars, The lot adfoining on the West is worth one hundred and fifty Dollars, the two lots adjoining on the East are worth One Chundred, and, fifty dollars each the 200 lot west of the house worth from \$175, to \$200, I don't think the property is worth any more or less mons, than it was, on the fifteenth day of December AD 1839,

Said Witness Stated that there was an old Barn South West from the House, which he Supposed was on an adjoining lot, I examined house yesterday at Smith's request, I did not know, at the time for what purpose he desired me to make an examination and appraise its value, did not look patient any ar the Smubbery, I think the property would be worth more at logether in one enclosure as it prove is than it would in single lots the fence

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around Said lots is very old as well as the other improvements, He could not tele positively whether Barn on Samo lot as house, it award costs about forty sollars to build a fence around one of Said lots Similar to the fence now enclosing Said lots, when new; Said lots are Sufty feet wide, and One Hundred and Dwenty fine feet deep, I do not know whether the House Stands on Sot 3, or not or what the number of the lot is, on which the House Stands, or whether it Stands entirely on Sook or whether it is partly on Two Sols. C, Blanchard being Sworn for defendant Stated, that the House was Situato on Last three in Controversey in this Sout That he knew that it was on lot Three from having made an of Peru, and of the lots in Controversy for the purpose of ascertaining whow which of Said lots, the house was Situate. Upon his Crofs Genon the witness, testified that he could not somew positives from his personal knowledge that the Crouse was Solely on Lots, but from

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On examination of the map of the lots in controversy, he was Satisfied it was on lot thee, witness for defendant testified that he had lived in the City of Personenty How years, was a Carpenter by trado had known defendant Smith about 20 years, he was acquainted with the tralue of real estate in the City of Derw on the fifteenth day of December 1839. The Pith objected to the witness testifying as to the value of the lots Separately & existed that the deft, Should show the value of all the lots in aggregate included in the enclosement, Objection overruled by Court to which Ilff excep Ted, & testified under objection, that Said lot the house Stands on and improvements were then worth from Sif Hundred to Six Hundred and fifty Dollars, am not positive but think the House Stands on lotthree the lot adjuning it on the West was then worth about one hun died and fifty dollars, and the lots ad= foining Said lot three, on the East is lot two and the next adjoining

4. . 1. 3 ... lot is lot one, and Said lots one and 26 Two are worth about \$150, Each each lots Seven and Eight are worth about One Hundred and Jifty Dollard each, Whow Cross ese = ammation Said witness Me Denzie Said, that Said lots would be worth about one Hundred dollars more to sell altogether in one enclosure than to Sele Seperately, would not make much difference in price of lots on account of Shribbery OPlaintiff admitted that defendant was the owner in fer simple of the lots in Controversy in this Suit on the day of the date of the indentine of Mortgage frist offered in widence, Maintiff Then as releating testimony Called Jacob Jacobs who being Sworn testified that he was ac-= quanted with the lots in controverse he fined near them and they were worth fifteen or Sufteen Hundred Walter 16 Socan being Sroom as a pointel, Plaintiff Said that he was acquainted with the lots

in Controversy and they were worth 27, about fifteen Hundred dollars. On brofs Ecamination Said witness stated that the witness Jacob Jacobs mas a Butcher, that he Mc Jane had resided in City of Pirw about Six years, that he was engaged as a clerk in buying grain, that he was never engaged in any real estate house actions in Said City of Peru the fore going was all the testimony introduced on the trial of Said Cause, the Court found the issue Joined for the Claimtiffs whereupon defendant moved for a new trial which motion was overruled by the Court, and Judgement intered for Plaintiff= and defendant then and there excepted to the ruleing of the Court in refusing to grant a new trial and entering Said Judgment, and mayed an appeal to the Supreme Court, and that this his will of exceptions be signed Scaled and made part of the records which is done in open Court, M. E. Hollista ED. Judge Bo it Remembered, that on 1 . . 1

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28.

the 9th day of March 1861, a Bond was filed in Said Court which is in the words & figures following To wit,

Thous all men by These presents That we Samuel , G. Smith , William Paul or Theron D. Brewster of the County of La Salle and State of Illinois, all helds and firmly bound unto Nicholas Mare in the Penal Sum of Five Heundred dollars to be Paid unto the said chicholas mare his heirs executors administrators or assigns for which frayment well and truly tobe made me bind ourselves our hiers, executor Is administrators and each of then witness our hands and leals this leighthe day of March 1861, The condition of the above obligation is such that whereas the above namedo Nicholas mare did on the twentieth day of Hebruary AD 18/11 the same being one of the days of a term of the La Valle leavily leireuit leouth then being held at Otrawa in said bounty recover a Judgment in a action of Ejechment against the above bounden Samuel G. Smith for the Gossession of Sots number one-two three-four seven and 29 Ceight in Block muncher lighty four in the Hinawa addition to the lower now city of Peru from which Judgment said Samuel. I. Smith has oprayed an appeal to the Supreme leout of the State of Elliso's now if the said Samuel G. Smith shall oprosecute his said appeal with effect and I hall foay whatever Costs or damages Shall be awarded by the court upon a trial or dismipal of said appeal, and shall abide by whatever order may be made by the levert in the premises then this obligation to be void otherwise to remain in full force Samuel & Smith Dial J.D. Brewster Im Paul State of Allinois 38, Safalle County In Mesalow B. Moore, Clerk of arcut Court in y for Said County That the boregoing instrument of writing is a full, true therfect copy of the proceedings had, as appears from the record, and the 7 - 1

hapers now on file in my office in this court, also the papers on file from the Recorders Court to the foregoing entitled Cause Witness my hand another Seal of Land Court at ottown This first day of April A,D, 1861. Clerk

31, The following are copies of the notes chiefed and recipts regimed to one page 21 of the foregoing siee of Exceptions. Exceptions. Poru Gel- 26-185-6-Thirty days ofter date of primine to pay to ct. brunchshault or order four lundred rfifty dollars for volue occured with interest - at - The (End, / clutions - occivedos up to day 1 185-6 Jr. W. Marc Clubrest- goard up to Nov. 1 4 3 Clutiust- spaids on ist 3 ... To Nov. 191-185-7 \$ 8/Es Porce Gel- 31/8-7 Due Alar berululaute Erglely our bockars for voew sich b. ly builto " For Allinois Get- 25-Alexander burilis havele Pay b. g. or bearer your bollars and cliarge the same to account of 1. ly. Suitte Home clusurance Company Office No. 4 wall street - v.y. No 235-. Lasacer dec 22 ud grely 1858 Newvid of My. Smith for belen of

32. le. Churcu Twelve Too salars bring The premium on Our Thous and Doctor insured on Bolicy No. 136 which is hereby continued in force for one year to wit from the From the Front (22) day of spely 1858 mile the Frouty second (22) day of July 185-9 al- woon Not volid meles countersigned by A Ceruiles haule agent-ofther company A. of, deartin Fresidentof cultion Suntany A. Crinchs haules ... page 22 of the above moords -Whereas Samuel G. Smitto and dary che Sunte of Perce as the country of Lasalle and state of allinois did on The second day of diarch Uto, 185.3 execute and deliver to Alexander Smiles hands of Deres afores aid a cutain chidenturo of deorgage con= detioned to secure line said berealt = Shaule for indebuduess at-Thos- Time die and avery to said bruiles hand from said Samuel & funte as week as any subsequent- indebtedies love = tractico by said Sunto with said beruiles haute which said cliotyage was duly acknowledged by said Samuel G. Sentto and Clary A. Sentto

before Warren Provon a justice of the peace an and for Foralle bounty on Two I aday of March AD, 185-3 and was sucorded on the Theday of dearch AU, 1853 in The necorders office of Latelle county in Book 32 pages 16:17, +18 and whereas default- was made in The condition of said clorizage and a large sum of money became and was due and payable from said faunce of Smith to said bruits haute to wil the seem of six lundred and fifty were Dollars and windly three auto of princepol and lutical - secured by said cludenture of allorings and an arrear and proparts And The said Alexander bruto should having in accordance with The power contained in said distinger and under and by virtue thereof ofter having advertised the said opremises in said developingo described vir; Lots munters Que (1) Two (2) Thru (3) four (4) seven (7) and cight- (8) in Block munter sixty four (69) no The Newawa Addition to the Town (prove aly I of Force in The country of Galode and state of celluis for twenty days in a newspaper published as the city of Period vivi The Deric Hersell, and on the fiftients day of December cho. 185-9 between The hours of tew aclock in the forewore

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34. of and four oclock in the oftenioon vir; at- the hour of Eleven oclock in the forenow of that day at the south Form aforesaid see the said frem = ises al- Public Auction and thatat raid sale Wicholas alare bich for For one (1) in seach sixty four (64) oforesaid. The seem of Anily mine dollars and windy sight-cents and for lot two in said seach viery four The sum of Com Hundred and fifty bollors and for lot- Three in for ent-four in said block fixty four the sund The sund and fifty sollars and for ent-four in said block fixty four The sum of Newly since sales and Ninely light cents and for Daid lat- seven in said Block sixty four the sum of Nucley wine socias and winey right cuts and firs dol- cig let in said slock sixty four the same of simily since Loclar and minety live cecets and there being the respectively the highest runs birt for raise bots The said but the said premises were Striction of and such to live ayther frements That letter said cherander benicks branch by virtue on the dorkgage above herein described and an consideration of the sum of 1

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Dix lunded and unity wine ballars and unity Three cents to me paid by the said Nichoeas Clare The recipiwhereing clas hereby acknowledge have granted bargained sold and converse and by these presents do hereby grant vorgan sell and crevey mito this said Wicholas chare les ticis and adeigns forwer those certain lots of land described as follows to tool ; Lots Numbers our (1) Two (2) Ture (3) four (4) seven (7) and eight 181 in Block much Dixly four (64) in the Amaria Addition to The Fown now aly of Teres in this country of Los ace and State of allinois - To live and to hoid The aforegranted opremises to the said Nicholas deare his hais Whereof a lave hereto set very board December in the year of our Ford one Thousand Eight-lemented and fifty

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Mortgage Sale.

WHEREAS, Samuel G. Smith and Mary A. Smith his wife, did on the 2d day of March, A. D. 1853, execute under their hands and scals, and deliver to the undersigned, Alexander Cruickshank, a cer_ tain Mortgage deed, with power to make sale of the following described property, viz: lots numbers one, (1,) two, (2,) three, (3,) four, (4,) seven, (7,) and eight, (8,) in Block Number sixty-four, (64,) in the Ninawa Addition to the Town (now city of Peru,) in the County of La Salle and State of Illinois, which said Mortgage was filed for record in the Recorder's office of said La Salle county, on the 7th day of March, A. D. 1853, and recorded in Book 32, page 16, and which said Mortgage was exccuted as aforesaid, to secure the payment of certain sums of money at that time due and owing, from said S.G. Smith, to said Alexander Cruikshank, and such indebtedness as might be thereafter contracted by said Smith to said Cruikshank, for advances and discounts of money &c. to be thereafter made by said Cruikshank to said Smith, and on which is now due and owing the sum of about six hundred and sixty dollars of principal and interest, and whereas default has been made in the payment thereof, the said . G. Smith, and the same still remaining due and unpaid. Now therefore by virtue of the power in said Mortgage contained, I shall proceed to sell the said premises above described with all right interest or claim whatsoever, in law or equity of the said Samuel G. Smith and Mary A., his wife in and to the same, at Public Auction, at the south door of the City Hall, in the City of Peru, aforesaid, on the 15th day of December, A. D. 1859, between the hours of 10 o'clock A. M:, and 4 o'clock P. M., to the highest and best bidder for cash, for the purpose in said Mortgage deed expressed. Dated, Peru Nov. 10th, 1859. ALEX. CRUIKSHANK,

It foury S, But publisher of the Bru Mully Harold do hereby certify that a notice of the amusel is a sprinted copy was operationed in said mempaper which is a weekly newspaper printed & published 37, as the city of Porce Latalle country Alliums is the organian course of said security of the 18 th day of security of security of the lay of said refused on said malies; that said astree wester commencing row 10 the 185-9 Daled Pour Dec18- 185- 9 M. S. Borbe = the second of th in Jack Carl

"THIS INDENTURE, Made this, second day of March, A. D., 1853, by and between Samuel G. Smith and Mary A. Smith of the City of Peru, in the State of Illinois, parties of the first part, and Alexander Cruickshank, of said City of Peru, party of the second part, Witnesseth: That the parties of the first part, for and in consideration of the sum of fifteen hundred dollars, received to their full satisfaction, of the said Alexander Cruickshank, the receipt of which is hereby acknowledged, do hereby give, grant, bargain and sell to the said Alexander Cruickshank, and his heirs and assigns forever, the following described real estate, situate in the county of La Salle and State of Illinois, and known as Lots one, two, three, four seven and eight, in Block sixty-four, (1, 2, 3, 4, 7, & 8, Blk. 64,) and the west half of Lot ten, in Block one hundred and fifty-one, (w.1-2 Lot 10, Blk. 151) All in the town plat of Ninawa, otherwise known as the Ninawa Addition to the town of Peru: To have and to hold the same to the said Alexander Cruickshank, and to his heirs and assigns, in trust, as hereinafter expressed, that is to say: Whereas, the said Samuel G. Smith is now indebted to the said Alexander Cruikshank for advances and discounts of money to the said Samuel by the said Alexander; and whereas it is contemplated by the parties that the said Alexander Cruickshank may hereafter, and for such length of time as may be agreeable to both parties, and from time to time, at such times as may be mutually convenient and desirable, make loans of money to said Smith, or advancements for his account upon the checks, notes, drafts or other evidences of indebtedness of said Smith, whether as maker, acceptor, drawer or endorser for such sums as may be mutually agreed upon, but the whole sum so loaned or advanced and remaining unpaid at any one time, not to exceed fifteen hundred dollars upon the faith of the security hereby created. Now, Therefore, if any of the indebtedness now existing as aforesaid, or any of the indebtedness that may be hereafter contracted by the said Smith to the said Cruikshank as herein before contemplated, or any part of such indebtedness, shall become due, and be unpaid and remain due and unpaid for the period of sixty days; The said Alexander Cruikshank, his heirs or assigns may, at any time thereafter, whilst any such indebtedness remains due and unpaid, at his or their own option, sell said real estate, or any part thereof at public sale to the highest bidder for cash, at the office of said Cruikshank or other public place in the city of Peru, he or they first giving twenty days public notice of the time and place of such sale by publication in a newspaper of said city. And upon such sale, the said Cruikshank, or his representatives shall make, execute, and deliver to the purchaser a good and sufficient deed or deeds of conveyance of the property so sold, and which deed or deeds shall operate as a full and complete conveyance of the premises, so that neither of the parties of the first part, or any other persons claiming by, through, or under them or either of them, (except under this conveyance), shall have any right, title or interest, legal or equitable therein. And the moneys arising from such sale shall be applied first, in payment of all reasonable expenses and charges arising in the premises; second, upon the indebtedness of said Samuel G. Smith, as herein before contemplated, to said Cruikshank until the whole of such indebtedness, with interest and costs be fully satisfied, and lastly, to pay over to the said Samuel G. Smith or his proper representatives any remaining proceeds of such sale. It is expressly understood and agreed, that at any such sale the said Alexander Cruikshank or any other person or persons in his behalf may become the purchaser, if the highest bidder. It is further agreed and promised that at any time hereafter when the said Samuel G. Smith or his representatives shall have fully paid up all indebtedness now existing or hereafter created as hereinbefore mentioned or contemplated with interest, and all reasonable costs and charges in the premises, there and upon his so doing, he or his representatives, at his or their option shall be entitled to demand and receive at his or their proper costs or charges a deed of release from the said Alexander Cruikshank or his heirs or assigns, free from any incumbrance created by said Cruikshank or those claiming under him. And the said parties of the first part, for themselves, their heirs, executors, administrators and do hereby covenant to and with the said party of the second part, his heirs, executors, administrators and assigns, that they are well seried of the premises above conveyed, as of a good and indefeasible estate, in fee simple that said premises are free from all incumbrance except a Mortgage upon said lots in Block sixty-four to John Carle & Co., for six hundred dollars and upon said wi of Lot 10, Block 151 to the Trustees of Schools for Town 33 North, range 1 East of 3rd P. M. for Nine Hundred and thirty-five Dollars and that they will forever warrant and defend said premises against all lawfull claims and demands whatsoever. In witness wheroof, the said parties of the first part have hereunto set their hands and seals, the day and year first above written - Chitir Chulding authorizing heirs and assigns to sell and convey, made before signing.

S. G. SMITH.

M. A. SMITH.

STATE OF ILLINOIS, LA SALLE COUNTY, ss. ')

On this 2d day of March 1853, before the undersigned authority, personally appeared Samuel G. Smith, to personally known to be the person whose name is subscribed to the above deed, as having executed the same, and acknowledged that he had freely executed the same for the uses and purposes therein expressed. And Mary A. Smith, wife of the said Samuel G. Smith, to me personally known to be the person whose name is subscribed to the same deed, appeared before and was by me made acquainted with the contents of the same, and examined seperate and apart from her said husband, whether she executed the said deed, and relinquished her dower to the lands and tenements therein mentioned, voluntarily, freely, and without compulsion of her said husband, and acknowledged that she executed the same and relinquinshed herdower in the lands and tenements therein mentioned voluntarily, freely, and without the compulsion of her said husband.

WARREN BROWN.

9 States activity 200 gold for second clarele 7 to 1853 al-11 a'c c'ill Cht- is hereby supulated and agreed by and between parties to their suit-topics the foregoing copies regards to no the sice of traplions in this course shall be deemed and topew as parts of said bill of & aprior , we set respects The same as if the same had been incorporated into said bill of Exceptions and Moord and duly certified by The Celerle of the courts below as aparts of said Bill and Moord Daled Fore April 8th 1861. lettle, Blanchard witin for defendant I Elled Oly for Plainty he de comb trow, State of celinois 3 Dupreme Court - 3 April Ferme 1861 -Saund le Suitte 3 Assignment-al- Errors -Wielsen Marc And now comes the said Appellant- by lot all Blanchone, air attorne = Eys, and says that - an the Moord and oproceedings oferciais and in the judy = ment-africand There is manifest-errors and besigns the following grounds of arrow to wit! and the second

1st. The court errod in permitting the Indenture of Mortgage to be read in evidence. (Record · Errors assigned: 2nd. The court erred in permitting the "notice of sale" to be read in evidence, (Record page 36.) page 14). 3rd. The court erred in permitting the notes, checks, and insurance receipt, and each of them to to be read in evidence. (Record page 20.) 4th. The court erred in permitting the Deed from Cruikshank to Marc to be read in evidence. (Record page 22.) 5th. The court erred in finding the issues joined for the plaintiff, when the same should have been found for the defendant. 6th. The court erred in overruling the motion for a new trial. 7th. The court erred in entering judgment for plaintiff, the proof showing that defendant was entitled to hold the same as a Homestead, under the Homestead Act, as against the claim of the plaintiff. 8th. The court erred in deciding that defendant could not claim the premises in controversy as a Homestead, under the Homestead Act. . The Judgement of the court below is against law and evidence. And the said Appelland-for The raid Mend and dial - The midgreel. be severed le Ille Blanch io mehrela and now Comes the La mene, the appelle abo Elduch his al

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