

Document VI

Abstract of title

In { Lot - No 19th
From 1858 to 1880

Indivision of the land
of Richd Southgate Sr
Kenyon County

Collins & Fenley
attys

Abstract of title

So properly situated on Madison
& Scott streets, between 17th & 18th streets
Covington Kentucky -

Bounded as follows.

Beginning at a point in the
center of Madison Street - 424½ feet
from Wolf & Co: northern line, thence
with the center of Madison Street -
Northwardly 446 feet. Thence eastwardly
at right angles 462 feet to the center
of Scott Street. Thence with the center
of Scott Street - Southwardly 446 feet -
thence westwardly at right angles 462
feet to the place of beginning, con-
taining $4 \frac{73}{100}$ Acres.

In the year 1838. the above constitu-
ted a part of the estate of Richard
Southgate decd. And in the division
of said estate, the said lot of ground
is described by metes & bounds, and
designated as Lot No 19. And allotted
to Mrs Mary L Hawthorn, (wife of
Jacob Hawthorn) as a portion of
her interest in said estate, she
being a daughter of the said -
Richard Southgate -

See: Inventory Book No 1 page 24 -
Kenton County Records.

Covington office

Conveyance

No 1

On the 1st day of May 1871 Jacob Hawthorn and wife Mary L Hawthorn in consideration of love and affection, and one dollar in hand paid. Conveyed by deed of general warranty, the said lot of ground to Virginia Dyer, reserving 25 feet on the south side of same, which 25 feet was in said deed dedicated to the City, as a part of 18th Street.

There appears to this deed in addition to the names of the grantors Jacob & Mary L Hawthorn the names of J Hawthorn & W B. Shaler. executors

See Deed Book No 24 page 495-

No 2

On May 1st 1871 Virginia Dyer conveyed said property by warranty deed to Robt Chambers in consideration of \$25000. Twenty five hundred cash in hand and the balance in nine equal installments of \$2500 each,

By the terms of this deed, 25 feet off the south side of lot No 19, from Madison to Scott Street are dedicated for eighteenth Street - as per deed from Hawthorn & wife to grantor.

Nov 5th 1875 Payment of balance of purchase money due from Robt Chambers to Virginia Dyer, is acknowledged by J Hawthorne Adm^r of Virginia Dyer - and the line upon the lot - released of record

See deed Book No 24 page 497
Covington office -

No 3 Sept- 18th 1871 Robt Chambers conveyed a strip of land 33 feet wide off the east side of said lot to the City of Covington, for Scott Street -

Deed Book No 25 page 462
Covington office

Mortgage
No 1
Rel. in full
Apr 9/80

Jan'y 1st 1876 Robt Chambers & wife executed to Joseph Chamber a mortgage on said lot to secure the payment of a debt of \$6800⁰⁰

Dec 12 1876 This mortgage was released as to that portion of said ground known as Lot A - being the south east corner, fronting 200 feet on Scott Street - and 190 ft on Seventeenth Street -

See Mortgage Book 13 page 38 -
Covington office

No 2

Rel in full
Apr 10/80

Dec 12 1876 Robt Chambers and wife
Jane Chambers executed a Mortgage
upon that portion of said property
released from the Mortgage to Joseph
Chambers, to Mrs Mary W Gedge to
secure her in the payment of \$2500
with 8 per cent interest from the date
of said Mortgage

Mortgage Book No 14 page 84 -
Livington office

No 3

Apr 10/80

Jan 11 1878. Robt Chambers executed
to Joseph + V S Chambers a mortgage
on a portion of said lot, (in quan-
-tity 396 feet square) to secure them
from loss as security, upon two
promissory notes. executed by said
Robt. One to the Northern Bank
for \$500 of date 27 Dec 1878 and
due in four months, and the
other to the German National Bank
for \$300 dated Sept-31 1878. and
due in four months -

Mortgage Book No 16 page 479 -

None of these Mortgages have been
released, of Record, and are
therefore encumbrances upon the
title of Robt Chambers to said lot
No 19. otherwise his title, (so far

as traced, "viz." from 1860 to the present time, is complete -

On the 20th day of July 1874, the said Virginia Dyer, intermarried with one Frank Oskoughnessy, the marriage ceremony being performed by August M. Bechtman a Priest of the Roman Catholic Church - in Cincinnati O -

See Record of Marriages Book No 63. page 257. license No 513. Probate Court Records, Hamilton County Ohio -

Mrs. Virginia Oskoughnessy, having died in the City of Newport - Campbell county Kentucky, the said Jacob Hawthorn, was on the 4th day of Nov 1875, appointed and qualified as Administrator of her estate, giving bond with He W. Nelson Surety -

See Order Book No 3. page 120. Campbell County Court, Records Newport office -

It will be seen by Reference to the release, of the line for balance of purchase money from Robt. Chambers - to Virginia Dyer

that it - is signed by J Hawthorne
Administrator of Virginia Dyer. when
is a matter of fact - "and of record"
he was the administrator of Mrs
Virginia Oshoughnessy -

The signing of said release by J
Hawthorne as Adm^r of Mrs Dyer was
simply a misnomer, and oper-
ated as an extinguishment of the
lien - in as much as Virginia Dyer
and Virginia Oshoughnessy was the
same person -

We have ascertained that Mrs
Dyer or Mrs Oshoughnessy - was
the daughter of Administrator
Hawthorne, and died without issue
therefore as to the fund, paid
upon the releasing of said lien
Hawthorne was the legal represen-
tative, as it - had not been red-
uced to possession by the
husband during the life of the
wife and though Hawthorne's
receipt - is objectionable as to form
yet it - is good because he was
entitled to receive the money &
had the right - to release the lien
by virtue of heirship -

In our examination of this title
we have only traced it - back to
1858 - and to the ownership of

Richard Southgate need, that
being as far back as the Records
in the Covington office extend -
And from this examination
we are of the opinion, that the
fee simple title, to the said lot
of ground is in Robt Chambers -
but - the same is encumbered
with equities in favor of ^{"Chambers"} Joseph
Mrs Mary H Gudge & Joseph & V L
Chambers, as evidenced by their
respective Mortgages, mentioned
herein

Respectfully

Collins & Fenley

Attorneys -