

1433-037 Chancery Causes: Federal Land Bank of Baltimore vs W.
Isle of Wight County Admrs of Lafayette J. Edwards & al

C. Whitehead,

621

other surnames: Stephens, [Bank of
Smithfield, Smithfield, Virginia],
Darden, Horne, Jackson

THE FEDERAL LAND BANK OF BALTIMORE

OFFICERS AND DIRECTORS

ST. PAUL AND TWENTY FOURTH STREETS

DISTRICT NO 2

CHAS. S. JACKSON, PRESIDENT
HORACE S. WYNN, VICE-PRES. & TREAS.
DAVID G. HARRY, VICE-PRES.
E. PAUL CRIDER, SECRETARY
IRVING P. WHITEHEAD, GENERAL COUNSEL
JOHN H. MURRAY
JOHN H. JOHNSON
GEO. P. ALDERSON
GEORGE M. FISHER, JR.
THOMAS W. OZLIN

IRVING P. WHITEHEAD, GENERAL COUNSEL
WILLIAM BEASLEY, ATTORNEY
CHARLES W. HELD, ATTORNEY
CHARLES C. SEYMOUR, ATTORNEY
FLORENCE M. LAYNOR, ATTORNEY

BALTIMORE, MD.

April 27, 1933

Clerk of the Circuit Court
Isle of Wight County
Isle of Wight, Virginia

Dear Sir:

The Federal Land Bank of Baltimore
vs.
Lafayette J. Edwards &c.

Enclosed please find answers to interrogatories to be used as evidence in the case of The Federal Land Bank of Baltimore vs. W. C. Whitehead, adm'r., etc., which you will please mark filed.

Very truly yours,

Nellie Eisinger
Notary Public

NE:LS
Enc.

*Fee for interrogatories to be taxed as a
part of the costs of this suit -
\$2.00*

Everett Waddey Co.,
Stationers and Printers,
Richmond, Va.

Form No. 310—Clerk's Certificate that Commissioner has given Bond. Code 1919, Sec. 6269

Virginia: In the Clerk's Office of the Circuit Court of the County
of Isle of Wight

The Federal Land Bank of Baltimore Plaintiff , }
AGAINST #621
Lafayette J. Edwards Defendant , }

I, R. A. Edwards, Clerk of the said Court, do certify that
the bond required of the Special Commissioner by the decree rendered in said cause on the
8th day of June, 1933, has been duly given.

Given under my hand as Clerk of the said Court, this 10th day
of July, 1933.

R. A. Edwards, Clerk

#8

The Federal Land Bank of
Baltimore, a corporation

vs: Chancery #621

W. C. Whitehead, Administrator
of L. J. Edwards, dec'd et als.

Find

July, 10-33

N. A. E.

#9

The Federal Land Bank
vs. #621.
L. J. Edwards et al.

Board of Special
Commissioners.

7-10-33

acopy

Per-

R. G. Tamm
clh

No.

Know all Men by These Presents: That we

GEORGE F. WHITLEY

principal ,

and

THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND

suret y,

are held and firmly bound unto the Commonwealth of Virginia in the just and full sum of One Thousand

Dollars to the payment whereof well and truly to be made we bind ourselves and each of us, our and each of our heirs, executors, administrators and successors, jointly and severally, firmly by these presents.

And as to this bond we hereby severally waive the benefit of our Homestead Exemption, and also any right, claim or privilege to discharge any liability arising hereunder to the said Commonwealth, or by virtue of the said office or trust for which this bond is given, with coupons detached from the bonds of this State.

IN TESTIMONY WHEREOF, The said George F. Whitley

principal ,

and the said The Fidelity and Deposit Company of Maryland

suret y

by R. A. Edwards

, its duly authorized

agent and attorney in fact, has caused its corporate name and seal to be hereunto affixed, the said seal to be attested

by the signature of the said R. A. Edwards

, its said agent and attorney

in fact, this the 10th day of July A. D. 19 33

THE CONDITION OF THE ABOVE OBLIGATION IS SUCH, That if the above bound Geo. F. Whitley, who was by a decree of the Circuit Court of the County of Isle of Wight, entered in the chancery cause wherein The Federal Land Bank of Baltimore is complainant, and the Estate of Lafayette J. Edwards, et als. are the respondents, docket No. 621 on June 8th 1933, appointed a Special Commissioner

shall faithfully discharge the duties of his office or trust as such Special Commissioner

, then the above obligation to be void, or else to remain in full force and virtue.

George F. Whitley [SEAL]
Fidelity and Deposit Company of Maryland
By R. A. Edwards
Attorney-in-Fact

By Its duly authorized agent and attorney in fact.

Attest: R. A. Edwards

Agent and attorney in fact.

Virginia: In the Clerk's Office of the Circuit Court of the County of Isle of Wight the 10th

day of July 19 33, this bond was duly executed and acknowledged by the obligors to the same and ordered to be recorded.

as of R. A. Edwards Clerk.
Test R. A. Edwards

Application No. 96Association No. V-84**VIRGINIA**

\$1,200.00

AMORTIZATION FIRST MORTGAGE NOTENO. 20287Dated at _____ the TWENTIETH day of MAY 19 25

For Value Received, We promise to pay to the order of THE FEDERAL LAND BANK OF BALTIMORE at its office in the CITY OF BALTIMORE, IN THE STATE OF MARYLAND, the principal sum of

TWELVE HUNDRED Dollars, lawful money of the United States of America, with interest on the whole of said principal sum from time to time remaining unpaid, from date hereof until paid, at the rate of FIVE AND ONE-HALF per centum per annum, payable semi-annually, both principal and interest being payable on an amortization plan and in accordance with amortization tables provided by the FEDERAL FARM LOAN BOARD, in manner and form as follows; in SIXTY-EIGHT semi-annual

payments of THIRTY-NINE Dollars and NO Cents each, beginning on the TWENTIETH day of NOVEMBER 1925, and payable on the TWENTIETH day of NOVEMBER and MAY in each and every year, and a final payment of

THIRTY-EIGHT Dollars and NINETY Cent payable on the TWENTIETH day of NOVEMBER 1929, unless this note be sooner matured as herein provided.

At any payment period after five years from date hereof, any maker of this note, shall have the privilege of paying on the principal hereof sums of Twenty-five (\$25.00) Dollars, or any multiple thereof, or the entire amount then due. Such additional payments, if any, shall not reduce thereafter the periodical payments herein contracted to be made, but shall operate to discharge this debt at an earlier date, by reducing the percentage applicable to interest and increasing the percentage applicable to principal.

All payments not made when due shall thereafter bear interest until paid at the highest rate allowable under the laws of this State not exceeding eight per centum per annum. If any default be made in any of such payments or in case of failure to comply with any of the requirements or covenants contained in the mortgage given by the makers to secure the payment of this note, then at the election of the holder of this note, without presentment or demand, the principal sum thereof, and all accrued interest thereon, shall at once become due and payable, including a collection fee of five per cent. and costs.

Each and every maker and endorser of this note does hereby expressly waive the benefit of all exemptions, homestead or otherwise, under the laws of this State, and agrees to pay same without any offset whatsoever.

This note is secured by a first mortgage conveying certain real estate in the County of _____

ISLE OF WIGHT

State of Virginia.

Witness to Mark;
Geo. P. Whitley,

L-6-5-23

Lafayette J. Edwards
Lucy Edwards

Name Lafayette J. EdwardsPostoffice Zuni, Virginia

em

N-5-19-25

20287

PRINCIPAL \$1,200.00

RATE 5½%

SEMI-ANNUAL INSTALLMENTS \$39.00

FINAL INSTALLMENT \$38.90

AMORTIZATION TABLE

Year Due	No.	Interest	Principal	Date Paid	Initial	Balance
1931	1	33.00	6.00	11-12-31		1194.00
1932	2	32.84	6.16	5-14-32		1187.84
1933	3	32.67	6.33	4-9-33		1181.51
1934	4	32.49	6.51	5-13-34		1175.00
1935	5	32.31	6.69	11-14-35		1168.31
1936	6	32.13	6.87	5-10-36		1161.44
1937	7	31.94	7.06	11-16-37		1154.38
1938	8	31.75	7.25	5-11-38		1147.13
1939	9	31.55	7.45	11-21-39		1139.68
1940	10	31.34	7.66	5-3-40		1132.02
1941	11	31.12	7.87	8-3-41		1124.15
1942	12	30.89	8.09	8-3-42		1116.06
1943	13	30.65	8.31			1107.75
1944	14	30.46	8.54			1099.21
1945	15	30.23	8.77			1090.44
1946	16	29.99	9.01			1081.43
1947	17	29.74	9.26			1072.17
1948	18	29.48	9.52			1062.65
1949	19	29.22	9.78			1052.87
1950	20	28.95	10.05			1042.82
1951	21	28.65	10.32			1032.50
1952	22	28.39	10.61			1021.89
1953	23	28.10	10.90			1010.99
1954	24	27.80	11.20			999.79
1955	25	27.49	11.51			988.26
1956	26	27.18	11.82			976.46
1957	27	26.85	12.15			964.31
1958	28	26.52	12.48			951.83
1959	29	26.18	12.82			939.01
1960	30	25.82	13.18			925.83
1961	31	25.46	13.54			912.29
1962	32	25.09	13.91			898.38
1963	33	24.71	14.28			884.10
1964	34	24.32	14.65			869.45
1965	35	23.91	15.03			854.42
1966	36	23.49	15.41			838.99
1967	37	23.07	15.93			822.87
1968	38	22.63	16.37			806.50
1969	39	22.18	16.82			789.68
1970	40	21.72	17.28			772.40

AMORTIZATION TABLE

Year Due	No.	Interest	Principal	Date Paid	Initial	Balance
19	41	21.24	17.76			754.64
19	42	20.74	18.26			736.38
19	43	20.25	18.75			717.63
19	44	19.73	19.27			698.36
19	45	19.20	19.80			678.56
19	46	18.66	20.34			658.22
19	47	18.10	20.90			637.32
19	48	17.53	21.47			615.85
19	49	16.94	22.06			593.79
19	50	16.33	22.67			571.12
19	51	15.71	23.29			547.83
19	52	15.07	23.93			523.90
19	53	14.41	24.59			499.31
19	54	13.73	25.27			474.04
19	55	13.04	25.96			448.08
19	56	12.32	26.68			421.40
19	57	11.59	27.41			393.99
19	58	10.83	28.17			365.82
19	59	10.06	28.94			336.88
19	60	9.26	29.74			307.14
19	61	8.45	30.55			276.59
19	62	7.61	31.39			245.20
19	63	6.74	32.26			212.94
19	64	5.86	33.14			179.80
19	65	4.94	34.06			145.74
19	66	4.01	34.99			110.75
19	67	3.05	35.95			74.80
19	68	2.06	36.94			37.86
19	69	1.04	37.86			

(Interest payments ruled out are not paid.)

17 June, 1971

For value received we hereby guarantee the payment of the within note, according to the terms thereof, both as to principal and as to interest.

Co.

Isle of Wight NATIONAL FARM LOAN ASSOCIATION

By Edna L. [Signature], Sec.-Treas.By J. Walter Chapman, President

VIRGINIA, IN THE CLERK'S OFFICE OF THE CIRCUIT COURT
OF THE COUNTY OF ISLE OF WIGHT

Upon motion of the plaintiff, by counsel,
E. H. Williams, a discreet
and competent attorney-at-law, practicing in this
Court, is assigned as Guardian Ad Litem for the
infant defendants Am J. Edwards -
May J. Edwards; Agnes R. Edwards, Mary Lucille
Edwards, John R. Edwards, Annie Lee Edwards, Clarence J. Edwards,
James Mathew Edwards, Emily Mattie Edwards, My Maurice Andrew Edwards,
and Lola J. Edwards.
to do what may be necessary to protect their in-
terests in this suit.

R. A. Edwards
Clerk.

The Federal Land Bank of
Baltimore, a corporation

vs. #621 Chancery.

W.C. Whitehead, Administrator
of L.J. Edwards, deceased.
et al.

Order Appointing Guardian
Ad Litem

Filed
Filed. 4/13/33.

VIRGINIA - IN THE CIRCUIT COURT OF ISLE OF WIGHT COUNTY

THE FEDERAL LAND BANK OF BALTIMORE,
a corporation, ... Plaintiff

vs.

W. C. WHITEHEAD, Administrator of the
Estate of LAFAYETTE J. EDWARDS, deceased,
LUCY EDWARDS, ^{note} WILLIAM T. EDWARDS, MARY
LOUISE EDWARDS, AGNES R. EDWARDS, MARY LUCILLE
EDWARDS, JOHN R. EDWARDS, ANNIE LEE EDWARDS,
CLARENCE J. EDWARDS, JAMES MATTHEW EDWARDS,
EMILY MATTIE EDWARDS and MORRIS ANDREWS
EDWARDS, ^{note} ~~the last~~ ^{John R. Edwards} infants under the age
of 21 years, A.E.S. STEPHENS, Trustee,
BANK OF SMITHFIELD, J. M. DARDEN, Assignee of
R. A. HORNE, ... Defendants

SUMMONS IN CHANCERY TO SECOND APRIL RULES, 1933.

Geo. F. Whitley

C. C. Seymour

W. C. Whitehead

To the Clerk of the Circuit Court:

Please issue process in the suit above styled as per memorandum and place the same in the hands of the Sheriff of Isle of Wight County, Virginia, for service on W. C. Whitehead, Administrator of the Estate of Lafayette J. Edwards, deceased, Lucy Edwards, ^{note} William T. Edwards, Mary Louise Edwards, Agnes R. Edwards, Mary Lucille Edwards, ^{John R. Edwards} ~~the last~~ ^{first} infants over the age of 14 years, A. E. S. Stephens, Trustee and the Bank of Smithfield.

Appoint E. H. Williams guardian ad litem at Rules for the infant defendants.

Direct process against J. M. Darden, Assignee of R. A. Horne to the Sheriff of Nansemond County, Virginia.

I enclose herewith check for \$10.00 costs, that being the amount of deposit generally required by the Clerks in Virginia for Sheriff and Clerk. Please sign and return the slip to be found in the return envelope, acknowledging receipt of these enclosures.

Very truly yours,

C. C. Seymour
Counsel

4-6-33
W.

VIRGINIA,

IN THE CIRCUIT COURT FOR THE COUNTY OF ISLE OF WIGHT:

The Federal Land Bank of Baltimore,..... Plaintiff

vs.

W. C. Whitehead, Administrator of Lafayette J. Edwards,
deceased, and others,..... Defendants.

This cause came on this day to be again heard on the papers formerly read and on the report of Geo. F. Whitley, Special Commissioner, this day by leave of Court filed, to which report there are no exceptions and was argued by counsel:

And it appearing from said report that the said Special Commissioner has paid the court costs in this suit, the delinquent taxes and other costs, as was ordered by a decree entered in this cause on the 7th day of August, 1933, and has further paid to The Federal Land Bank of Baltimore the sum of Eleven Hundred Eighty-seven Dollars and Seven Cents (\$1187.07) as ordered by said decree, on consideration whereof, the Court doth confirm the said report.

And nothing further remaining to be done in this cause, the same is ordered to be stricken from the docket.

10

Virginia,
In the Circuit Court for the
County of Isle of Wight:

The Federal Land Bank
of Baltimore, Plaintiff

vs.

W. C. Whitehead, Administrator
of Lafayette J. Edwards,
deceased, and others,.....
..... Defendants.

DECREE.

1933
Nov. 6
Entered
ADM

Chancery Order Book 9.
Pag. 123.

VIRGINIA,

IN THE CIRCUIT COURT FOR THE COUNTY OF ISLE OF WIGHT.

The Federal Land Bank of Baltimore,..... Plaintiff.

vs.

W. C. Whitehead, Administrator of the Estate of
Lafayette J. Edwards, deceased, and others,..... Defendants.

This cause came on this day to be again heard on the papers formerly read and on the report of Geo. F. Whitley, Special Commissioner, this day be leave of Court filed, to which report there are no exceptions, and was argued by counsel:

And it appearing from the said report that the defendants failed to redeem the property in the bill and proceedings mentioned within thirty days from the date of the entry of a former decree entered in this cause authorizing sale of the said property; that pursuant to said decree which was entered on the 8th day of June, 1933, the said Commissioner, after having advertised the time, place and terms of sale in the manner and as provided for in said decree, did, on the 29th day of July, 1933, offer for sale at public auction, in front of The Merchants and Farmers Bank in the town of Smithfield, Virginia, the said land in the bill and proceedings mentioned, and described as follows:

"That part of the Chapman Edwards farm which is located in Hardy Magisterial District, in the County of Isle of Wight, lying on the East of a line beginning at the front gate on the Smithfield road and running down the lane to the yard gate; thence westwardly along the fence of front yard to corner of yard fence; thence southwardly along the fence on the

western side of the yard to the corner at which there is a gate; thence southwardly to a slipped pine on the edge of the woods; thence in the same direction along a line of chopped trees to a swamp; containing one hundred (100) acres, more or less, and being a part of the land of which Chapman Edwards died seized and possessed."

The above land being the same land conveyed by Lafayette J. Edwards and Lucy Edwards, his wife, to The Federal Land Bank of Baltimore, by a certain deed--commonly called a mortgage--dated on the 20th day of May, 1925, and recorded in the Clerk's Office for the County of Isle of Wight in Deed book no. 96, page 131";

that at said sale the said property was struck off to the Bank of Smithfield for the amount of Fourteen Hundred Forty-five Dollars (\$1445.00), that being the highest bid made therefor, and that the said Commissioner recommends the confirmation of said sale, on consideration whereof, the Court doth confirm said sale, and doth adjudge, order and decree, that the said Special Commissioner execute a good and sufficient deed with special warranty, conveying the said property to the said Bank of Smithfield and to deliver the said deed upon the receipt from the said Bank of the sum of Fourteen Hundred Forty-five Dollars (\$1445.00).

And it further appearing from the said report that the accrued court costs and the costs of sale, including delinquent taxes, are as follows:

Court costs	\$ 39.85
Advertising,	5.00
Delinquent taxes	
1931 and 1932,	75.33
Crier's fee,.....	10.00
drawing deed and acknowl-	
edgment,.....	10.50
Attorney's fee,	35.00
Special Commissioner's	
commissions, 5% of \$1445.,	72.25
Premium on Bond,	10.00

on consideration whereof, the Court doth adjudge, order and decree that the said Commissioner pay the said court costs, cost of sale and delinquent taxes as above itemized.

And it further appearing to the Court that the balance due The Federal Land Bank of Baltimore under its mortgage is as follows:

Balance due on principal as of	
the 5-20-31,	\$1.116.06
Int. at 5% to 7-29-33,	133.94
Insurance paid by Bank	
1-18-32,	6.00
Int. at 6%,	.55
Insurance paid by Bank	
1-18-33,	6.00
Int. at 6% to 7-29-33,	.19
Less stock,.....	\$60.00

on consideration whereof, the Court doth adjudge, order and decree, that the said Special Commissioner pay the said The Federal Land Bank of Baltimore the balance of Eleven Hundred Eighty-seven Dollars and Seven Cents (\$1187.07) which he has in hand, after the payment of the above costs, expenses, and delinquent taxes, to be applied to the payment of the balance of Twelve Hundred Two Dollars and Seventy-four Cents (\$1202.74) due the said The Federal Land Bank of Baltimore, on the note secured by its mortgage, taking from the said Bank receipt for same showing that the said amount has been credited upon said note.

And the said Special Commissioner is directed to report to Court how he has executed this decree, and this cause is continued.

11.

Virginia: In the Circuit
Court for the County of
Isle of Wight.

The Federal Land Bank
of Baltimore,.....
..... Plaintiff.

vs. # 621

W. C. Whitehead, Adminis-
trator of the Estate of
Lafayette J. Edwards,
deceased, and others,
..... Defendants.

DECREE.

1935
Aug. 7.
Entered
BFW.

Cham order Bk 9
Page 118.

GEORGE F. WHITLEY
ATTORNEY-AT-LAW
SMITHFIELD, VA.

VIRGINIA - IN THE CIRCUIT COURT OF ISLE OF WIGHT COUNTY

THE FEDERAL LAND BANK OF BALTIMORE, a corporation, ... Plaintiff

vs.

W. C. WHITEHEAD, administrator of the
estate of LAFAYETTE J. EDWARDS, deceased
LUCY EDWARDS, WILLIAM T. EDWARDS, MARY
LOUISE EDWARDS, AGNES R. EDWARDS, MARY LUCILLE
EDWARDS, JOHN R. EDWARDS, ANNIE LEE EDWARDS,
CLARENCE J. EDWARDS, JAMES MATTHEW EDWARDS,
EMILY MATTIE EDWARDS and MORRIS ANDREWS
EDWARDS, the last ^{ten} ~~ten~~ infants under the age
of 21 years, A. E. S. STEPHENS, Trustee,
BANK OF SMITHFIELD, J. M. DARDEN, Assignee of
R. A. HORNE, ... Defendants

This cause came on this day to be heard upon the Plaintiff's Bill, regularly matured at Rules and set for hearing, upon process returned executed against the adult defendants and taken for confessed as to them, upon process returned executed against the infant defendants over the age of fourteen years, upon the answer of the guardian ad litem for the infant defendants and the answer of the infant defendants by their guardian ad litem, upon the answers to interrogatories taken by consent of the guardian ad litem and the exhibit therewith filed and was argued by Counsel.

Upon consideration whereof, and it appearing to the Court that on the 20th day of May, 1925, Lafayette J. Edwards and Lucy Edwards executed and delivered to the Plaintiff, The Federal Land Bank of Baltimore, their promissory note whereby they promised to pay to the Plaintiff the principal sum of Twelve Hundred Dollars (\$1200.00) with interest thereon at the rate of five and one-half per cent ~~(5 1/2)~~ per annum, the said principal and interest being dischargeable in sixty-nine (69) semi-annual installments, and to secure the payment of the debt aforesaid, represented by the said note, and the interest to accrue thereon, the said Defendants, Lafayette J. Edwards and Lucy Edwards, on the 20th day of May, 1925, by their certain deed commonly called a mortgage, conveyed to the Plaintiff in fee simple all that certain tract or parcel of land in Hardy

Magisterial District, Isle of Wight County, Virginia, containing 100 acres, more or less, and in said mortgage deed fully described, and in these proceedings mentioned, which said mortgage is of record in the Clerk's Office of Isle of Wight County, Virginia, in Deed Book 96, page 131.

And it further appearing to the Court that the Defendants made default in the payment which became due and payable on the 20th day of November, 1931, and that there is now due to the Plaintiff by the Defendants, W. C. Whitehead, administrator of the estate of Lafayette J. Edwards, deceased, and Lucy Edwards, on account of said mortgage debt, the sum of \$1116.06, with interest ^{five and one half per cent} ~~thereon at the rate of 5 1/2%~~ per annum from the 20th day of May, 1931, together with a reasonable collection or attorney's fee not exceeding ^{five per cent} ~~5%~~ on the gross amount of the debt, ^{now due} which said fee is provided to be paid in the said note in case it is necessary to resort to legal proceedings to collect said debt, and the further sum of \$6.00, an insurance premium paid under the terms and conditions of the said mortgage with interest ~~thereon at the rate of 6% per annum~~ ^{from said} from the 18th day of January, 1932, and the further sum of \$6.00, an insurance premium paid under the terms and conditions of the said mortgage with interest ~~thereon at the rate of 6% per annum~~ from the 18th day of January, 1933, DOTH SO DECIDE.

And the Court being of opinion that under the terms, conditions and covenants of the said mortgage, and of the note secured thereby, the Plaintiff hath the right to require of the Defendants the payment of the whole mortgage debt, principal and interest, together with a reasonable collection ^{the} or attorney's fee ~~not exceeding 5% on the gross amount of the debt due, provided for in the said note,~~ ^{five per cent} and upon the failure of the Defendants to make such payment, to have the mortgaged land sold and to have the fund arising therefrom applied to the discharge of said mortgage debt, DOTH SO DECIDE.

And the Court doth adjudge, order and decree that unless the Defendants, W. C. Whitehead, administrator of the estate of Lafayette

J. Edwards, deceased, and Lucy Edwards, or someone for them, shall within thirty days from the entry of this decree, redeem the said land by paying to the Plaintiff, The Federal Land Bank of Baltimore, the sum of \$1116.06, with interest thereon at the rate of ~~5 1/2%~~ ^{five and one half per cent} per annum from the 20th day of May, 1931, and in addition thereto the sum of \$6.00 an insurance premium paid, with interest ~~thereon at the rate of 8% per annum~~ ^{six per cent} from the 18th day of January, 1932, and the further sum of \$6.00, an insurance premium paid, with interest ~~thereon at the rate of 6% per annum~~ ^{six per cent} from the 18th day of January, 1933, and a collection or attorney's fee of \$35.00, which the Court deems reasonable for the services rendered by plaintiff's attorney in this cause and which is hereby allowed, and which is not in excess of the sum provided to be paid in the note secured by said mortgage, and the costs of this suit, then George F. Whitley and I. P. Whitehead, who are hereby appointed Special Commissioners for the purpose, either or both of whom may act, shall, after first advertising the time, terms and place of sale in such manner as will be most likely to attract bidders, sell the land in the bill and proceedings mentioned, and on which said The Federal Land Bank of Baltimore holds its said mortgage, at public auction to the highest bidder in front of the Court House of Isle of Wight County, Virginia, or upon the premises, or at such other public place as the Commissioners may deem proper, and upon the following terms, to wit: for cash as to a sum sufficient to pay the costs of the suit and sale and taxes, one-half of which is to be paid on the day of sale, the balance upon confirmation of sale, the remainder of the purchase price payable in one, two, three, four and ~~five~~ years after date in equal installments and to be evidenced by notes, executed by the purchaser or purchasers, payable to the Commissioners in this cause, bearing interest from day of sale and containing a waiver of the homestead exemption, title to said land to be retained by the said Commissioners until the whole of the purchase money shall be paid, or for all cash at the option

of the purchaser.

But before acting under this decree, the said Commissioners, or the one acting, shall enter into bond with approved security before the Clerk of this Court in the penalty of \$1000.00, conditioned for the faithful performance of his or their duties as such Commissioners, under this and any future decrees or orders which may be entered in this cause. Said Commissioners shall report to Court.

And this cause is continued.

7
VIRGINIA - IN THE CIRCUIT
COURT OF ISLE OF WIGHT COUNTY

THE FEDERAL LAND BANK
OF BALTIMORE

VS (DECREE

LAFAYETTE J. EDWARDS &c.

We ask for this decree:

J. P. Whitehead
J. P. Whitehead
Counsel for Plaintiff

Enter this: *June 8th 33.*

BDW
Judge

Chancery Order Book 9
Page 109

VIRGINIA,

IN THE CIRCUIT COURT FOR THE COUNTY OF ISLE OF WIGHT.

The Federal Land Bank of Baltimore,..... Plaintiff.

vs.

W. C. Whitehead, Administrator of the Estate of
Lafayette J. Edwards, deceased, and others,..... Defendants.

TO THE HONORABLE JUDGE OF SAID COURT:

The undersigned Special Commissioner begs leave to
make the following report:

That on the 8th day of June, 1933, a decree was
entered in this cause directing the said Special Commissioner
to proceed to sell the land in the bill and proceedings
mentioned, should the defendants, or someone for them, fail
to redeem the said land within thirty days from the date of
the entry of said decree; that none of the defendants, nor
did anyone for them, within the said thirty day period,
redeem the said land, and that pursuant to the terms of the
said decree, your Commissioner, after having advertised the
time, terms and place of sale as provided for in said decree,
did, on the 29th day of July, 1933, in front of The Merchants
and Farmers Bank, Incorporated, of Smithfield, Virginia,
offer for sale at public auction, the said land in the bill
and proceedings mentioned, and described as follows:

"That part of the Chapman Edwards farm which is
located in Hardy Magisterial District, in the
County of Isle of Wight, lying on the East of a
line beginning at the front gate on the Smithfield
road and running down the lane to the yard gate;
thence westwardly along the fence of front yard
to corner of yard fence; thence southwardly
along the fence on the western side of the yard

to the corner at which there is a gate; thence southwardly to a slipped pine on the edge of the woods; thence in the same direction along a line of chopped trees to a swamp; containing one hundred (100) acres, more or less, and being a part of the land of which Chapman Edwards died seized and possessed."

The above land being the same land conveyed by Lafayette J. Edwards and Lucy Edwards, his wife, to The Federal Land Bank of Baltimore, by a certain deed--commonly called a mortgage--dated on the 20th day of May, 1925, and recorded in the Clerk's Office for the County of Isle of Wight in Deed Book No. 96, page 131,"

and that at said sale the property was struck off to the Bank of Smithfield for the amount of Fourteen Hundred Forty-five Dollars (\$1445.00), that being the highest bid made therefor.

Your Commissioner would recommend that the said sale be confirmed, and that he be authorized to execute a good and sufficient deed with special warranty, conveying the said property to the said Bank of Smithfield, and deliver the same upon the receipt of the said sum of Fourteen Hundred Forty-five Dollars (\$1445.00)

Your Commissioner would ask that he be authorized to pay out of the purchase price the costs of this suit, including delinquent taxes, an itemized statement of which is as follows:

Court costs,.....	\$ 39.85
Advertising,.....	5.00
Delinquent taxes for 1931 and 1932,.....	75.33
Crier's fee,.....	10.00
Drawing deed and acknowledgment,.....	10.50
Attorney's fee,.....	35.00
Special Commissioner's commissions, 5% of \$1445.,	72.25
Premium on Bond, ...	10.00
	\$257.93

Your commissioner here states that the following is a statement of the amount due The Federal Land Bank of Baltimore under its mortgage.

Balance due on principal as of 5-20-31,.....	\$1,116.06	
Int. at 5% to 7-29-33,.....	133.94	
Insurance paid by Bank 1-18-32,.....	6.00	
Int. at 6%,.....	.55	
Insurance paid by Bank 1-18-33,.....	6.00	
Int. at 6% to 7-29-33,.	.19	\$1262.74
Less stock.....		60.00
		<u>\$ 1202.74</u>

Your Commissioner would ask that he be authorized to pay The Federal Land Bank of Baltimore the balance of Eleven Hundred Eighty-seven Dollars and Seven Cents (\$1187.07) which he has in hand, after the payment of the above costs and taxes, said amount to be applied to the payment of the balance due of Twelve Hundred Two Dollars and Seventy-four Cents (\$1202.74), to The Federal Land Bank of Baltimore on the note secured by its mortgage.

Respectfully submitted.


Special Commissioner.

10-
Virginia: In the Circuit
Court for the County of
Isle of Wight:

. The Federal Land Bank
of Baltimore,
.....Plaintiff.

vs.

W. C. Whitehead, Adminis-
trator of the Estate of
Lafayette J. Edwards,
deceased, and others,...
..... Defendants.

Special Commissioner's

Report.

1833
Aug. 7. Wm B. W. A.

VIRGINIA:

IN THE CIRCUIT COURT FOR THE COUNTY OF ISLE OF WIGHT:

The Federal Land Bank of Baltimore,..... Plaintiff

vs.

W. C. Whitehead, Administrator of Lafayette J. Edwards,
deceased, and others,..... Defendants.

TO THE HON. JUDGE OF THE CIRCUIT COURT FOR THE COUNTY OF
ISLE OF WIGHT:

The undersigned Special Commissioner begs leave
to make the following report:

That pursuant to a decree entered in this cause
on the 7th day of August, 1933, your Commissioner has
paid accrued court costs, delinquent taxes and other
cost, as directed by said decree, and to The Federal Land
Bank of Baltimore the sum of Eleven Hundred Eighty-seven
Dollars and Seven Cents (\$1187.07) as was further directed
by said decree, and that the receipts showing said payments
are attached hereto.

Respectfully submitted.



Special Commissioner.

Virginia, ^{#12}
In the Circuit Court for the
County of Isle of Wight:

The Federal Land Bank of
Baltimore, ... Plaintiff

vs.

W. C. Whitehead, Administrator
of Lafayette J. Edwards,
deceased, and others, ...
..... Defendants.

Special Commissioner's

Report. 1933
Nov 6.

W. C. Whitehead

20287

PRINCIPAL \$1,200.00 RATE 5½% SEMI-ANNUAL INSTALLMENTS \$39.00 FINAL INSTALLMENT \$38.90

AMORTIZATION TABLE

Year Due	No.	Interest	Principal	Date Paid	Initial	Balance
1921	1	33.00	6.00	11-12	m	1194.00
1926	2	32.84	6.16	5-14	m	1187.84
1926	3	32.67	6.33	11-9	2	1181.51
1927	4	32.49	6.51	5-13	2	1175.00
1927	5	32.31	6.69	11-14	2	1168.31
1928	6	32.13	6.87	5-12	2	1161.44
1928	7	31.94	7.06	11-16	2	1154.38
1929	8	31.75	7.25	5-11	2	1147.13
1929	9	31.55	7.45	11-21	2	1139.68
MA 30	10	31.34	7.66	5-13-30	2	1132.02
1930	11	31.13	7.87	8-3-31	2	1124.15
1931	12	30.91	8.09	2-3-31	2	1116.06
19	13	30.69	8.31			1107.75
19	14	30.46	8.54			1099.21
19	15	30.23	8.77			1090.44
19	16	29.99	9.01			1081.43
19	17	29.74	9.26			1072.17
19	18	29.48	9.52			1062.65
19	19	29.22	9.78			1052.87
19	20	28.95	10.05			1042.82
19	21	28.68	10.32			1032.50
19	22	28.39	10.61			1021.89
19	23	28.10	10.90			1010.99
19	24	27.80	11.20			999.79
19	25	27.49	11.51			988.26
19	26	27.18	11.82			976.46
19	27	26.85	12.15			964.31
19	28	26.52	12.48			951.83
19	29	26.18	12.82			939.01
19	30	25.82	13.18			925.83
19	31	25.46	13.54			912.29
19	32	25.09	13.91			898.38
19	33	24.71	14.29			884.09
19	34	24.31	14.69			869.40
19	35	23.91	15.09			854.31
19	36	23.49	15.51			838.80
19	37	23.07	15.93			822.87
19	38	22.63	16.37			806.50
19	39	22.18	16.82			789.68
19	40	21.72	17.28			772.40

AMORTIZATION TABLE

Year Due	No.	Interest	Principal	Date Paid	Initial	Balance
19	41	21.24	17.76			754.64
19	42	20.74	18.26			736.38
19	43	20.25	18.75			717.63
19	44	19.73	19.27			698.36
19	45	19.20	19.80			678.56
19	46	18.66	20.34			658.22
19	47	18.10	20.90			637.32
19	48	17.53	21.47			615.85
19	49	16.94	22.06			593.79
19	50	16.33	22.67			571.12
19	51	15.71	23.29			547.83
19	52	15.07	23.93			523.90
19	53	14.41	24.59			499.31
19	54	13.73	25.27			474.04
19	55	13.04	25.96			448.08
19	56	12.32	26.68			421.40
19	57	11.59	27.41			393.99
19	58	10.83	28.17			365.82
19	59	10.06	28.94			336.88
19	60	9.26	29.74			307.14
19	61	8.45	30.55			276.59
19	62	7.61	31.39			245.20
19	63	6.74	32.26			212.94
19	64	5.86	33.14			179.80
19	65	4.94	34.06			145.74
19	66	4.01	34.99			110.75
19	67	3.05	35.95			74.80
19	68	2.06	36.94			37.86
19	69	1.04	37.86			

(Interest payments ruled out are not paid.)

1 June, 1921

For value received we hereby guarantee the payment of the within note, according to the terms thereof, both as to principal and as to interest.

Co.

Isle of Wight NATIONAL FARM LOAN ASSOCIATION

By C. D. Hawley, Sec.-Treas.

By J. Walter Chapman, President

Application No. 26

Association No. V-84

VIRGINIA

\$1,200.00

AMORTIZATION FIRST MORTGAGE NOTE

NO. 20287

Dated at the TWENTIETH day of MAY 19 25

For Value Received, We promise to pay to the order of THE FEDERAL LAND BANK OF BALTIMORE at its office in the CITY OF BALTIMORE, IN THE STATE OF MARYLAND, the principal sum of TWELVE HUNDRED Dollars, lawful money of the United States of America, with interest on the whole of said principal sum from time to time remaining unpaid, from date hereof until paid, at the rate of FIVE AND ONE-HALF per centum per annum, payable semi-annually, both principal and interest being payable on an amortization plan and in accordance with amortization tables provided by the FEDERAL FARM LOAN BOARD, in manner and form as follows; in SIXTY-EIGHT semi-annual payments of THIRTY-NINE Dollars and NO Cents each, beginning on the TWENTIETH day of NOVEMBER 1925, and payable on the TWENTIETH day of NOVEMBER and MAY in each and every year, and a final payment of THIRTY-EIGHT Dollars and NINETY Cent payable on the TWENTIETH day of NOVEMBER 1959, unless this note be sooner matured as herein provided.

At any payment period after five years from date hereof, any maker of this note, shall have the privilege of paying on the principal hereof sums of Twenty-five (\$25.00) Dollars, or any multiple thereof, or the entire amount then due. Such additional payments, if any, shall not reduce thereafter the periodical payments herein contracted to be made, but shall operate to discharge this debt at an earlier date, by reducing the percentage applicable to interest and increasing the percentage applicable to principal.

All payments not made when due shall thereafter bear interest until paid at the highest rate allowable under the laws of this State not exceeding eight per centum per annum. If any default be made in any of such payments or in case of failure to comply with any of the requirements or covenants contained in the mortgage given by the makers to secure the payment of this note, then at the election of the holder of this note, without presentment or demand, the principal sum thereof, and all accrued interest thereon, shall at once become due and payable, including a collection fee of five per cent. and costs.

Each and every maker and endorser of this note does hereby expressly waive the benefit of all exemptions, homestead or otherwise, under the laws of this State, and agrees to pay same without any offset whatsoever.

This note is secured by a first mortgage conveying certain real estate in the County of

ISLE OF WIGHT

State of Virginia.

Witness to Mark;
Geo. F. Whitley,

L-6-3-25

Lafayette J. Edwards
Lucas Edwards

Name Lafayette J. Edwards

Postoffice Zuni, Virginia

em

L-5-19-26

VIRGINIA - IN THE CIRCUIT COURT OF ISLE OF WIGHT COUNTY

THE FEDERAL LAND BANK OF BALTIMORE, a corporation, ... Plaintiff

vs.

W. C. WHITEHEAD, administrator of the
estate of LAFAYETTE J. EDWARDS, deceased,
LUCY EDWARDS, WILLIAM T. EDWARDS, MARY
LOUISE EDWARDS, AGNES R. EDWARDS, MARY LUCILLE
EDWARDS, JOHN R. EDWARDS, ANNIE LEE EDWARDS,
CLARENCE J. EDWARDS, JAMES MATTHEW EDWARDS,
EMILY MATTIE EDWARDS and MORRIS ANDREWS
EDWARDS, ^{the last} ~~ten~~ ^{ten} infants under the age of
21 years, A. E. S. STEPHENS, Trustee,
BANK OF SMITHFIELD, J. M. DARDEN, Assignee of
R. A. HORNE, ... Defendants

The interrogatories propounded to Chas. S. Jackson by Nellie Eisinger, a Notary Public, and the answers thereto to be read as evidence on behalf of the Plaintiff, The Federal Land Bank of Baltimore, in a suit pending in the Circuit Court of Isle of Wight County, Virginia, in which The Federal Land Bank of Baltimore is plaintiff and W. C. Whitehead, administrator of the estate of Lafayette J. Edwards, deceased, Lucy Edwards, William T. Edwards, Mary Louise Edwards, Agnes R. Edwards, Mary Lucille Edwards, John R. Edwards, Annie Lee Edwards, Clarence J. Edwards, James Matthew Edwards, Emily Mattie Edwards and Morris Andrews Edwards, ^{the last} ~~ten~~ ^{ten} infants under the age of 21 years, A. E. S. Stephens, Trustee, Bank of Smithfield, J. M. Darden, Assignee of R. A. Horne are defendants, taken in pursuance of an agreement hereto attached.

Chas. S. Jackson, a witness of lawful age, being first duly sworn, in answer to the interrogatories propounded says:

1ST INTERROGATORY: What position or office do you hold with or in The Federal Land Bank of Baltimore?

ANSWER: I am the President of The Federal Land Bank of Baltimore.

2ND INTERROGATORY: State the amount now due to the said Bank from the Defendants, W. C. Whitehead, administrator of the estate of Lafayette J. Edwards, deceased, and Lucy Edwards.

ANSWER: There is a balance due on the principal of the debt of these parties to The Federal Land Bank of Baltimore of \$1116.06, with interest thereon at the rate of 5½% per annum from May 20, 1931, and the further sum of \$6.00, an insurance premium paid by the Bank, with interest thereon at 6% per annum from January 18, 1932, and the further sum of \$6.00, an insurance premium paid by the Bank, with interest thereon at 6% per annum from January 18, 1933.

3RD INTERROGATORY: Is there any default in the terms and conditions of the mortgage given by the said Lafayette J. Edwards and Lucy Edwards to secure the payment of this debt?

ANSWER:

The semi-annual payment due by these parties under the terms and conditions of the said mortgage on the 20th day of November, 1931, and the insurance premium in the amount of \$6.00, with interest at the rate of 6% per annum from the 18th day of January, 1932, and another insurance premium in the amount of \$6.00, with interest thereon at the rate of 6% per annum from the 18th day of January, 1933, have not been paid and are wholly unpaid. This is a default in the terms and conditions of their said mortgage to The Federal Land Bank of Baltimore.

4TH INTERROGATORY:

It is provided in the note secured by this mortgage that in case of a suit to foreclose this mortgage and collect the debt, that the Bank shall recover a collection or attorney's fee not exceeding 5% on the gross amount of the debt. Does the Bank claim this fee?

ANSWER:

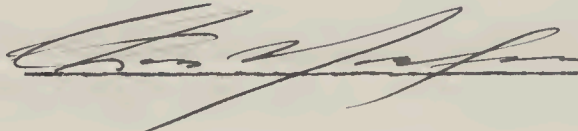
Yes.

5TH INTERROGATORY:

Have you the note? If so please file it as a part of your interrogatories marked Exhibit 1.

ANSWER:

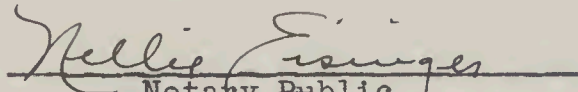
Yes. The note is herewith filed as Exhibit 1.



STATE OF MARYLAND,
CITY OF BALTIMORE, to wit:

I, Nellie Eisinger, a Notary Public, in and for the City of Baltimore, State of Maryland, do certify that the foregoing interrogatories were duly propounded and the answers thereto duly sworn and subscribed to before me this the 27th day of April, 1933, for the purposes set forth in the agreement hereto attached.

Given under my hand and official seal this the 27th day of April, 1933.


Notary Public

My commission expires May 1, 1933.

6
VIRGINIA - IN THE CIRCUIT
COURT OF ISLE OF WIGHT COUNTY

THE FEDERAL LAND BANK
OF BALTIMORE

VS { ANSWERS TO
INTERROGATORIES

*True
nae*

LAFAYETTE J. EDWARDS &c.

April 7, 1933.

I, E. H. Williams, the undersigned Guardian ad Litem of William T. Edwards, Mary Louise Edwards, Agnes R. Edwards, Mary Lucille Edwards, John R. Edwards, Annie Lee Edwards, Clarence J. Edwards, James Matthew Edwards, Emily Mattie Edwards, Morris Andrews Edwards who are infant defendants in the suit of The Federal Land Bank of Baltimore vs. W. C. Whitehead, Administrator of the Estate of Lafayette J. Edwards, deceased, Lucy Edwards, William T. Edwards, Mary Louise Edwards, Agnes R. Edwards, Mary Lucille Edwards, John R. Edwards, Annie Lee Edwards, Clarence J. Edwards, James Matthew Edwards, Emily Mattie Edwards and Morris Andrews Edwards, ^{as last J. Edwards} the last ¹⁰ infants under the age of 21 years, A. E. S. Stephens, Trustee, Bank of Smithfield, J. M. Darden, Assignee of R. A. Horne now pending in the Circuit Court of Isle of Wight County, State of Virginia, hereby consent that the hereinafter set forth interrogatories may be propounded to Chas. S. Jackson, and/or H. S. Wynn, and/or G. F. O'Neill and that said interrogatories and answers thereto may be read as evidence on behalf of the Plaintiff, The Federal Land Bank of Baltimore, in the aforesaid suit.

That said interrogatories are to be propounded by Nellie Eisinger, a Notary Public and the answers thereto taken at the office of The Federal Land Bank of Baltimore, St. Paul & 24th streets, Baltimore, Maryland, on the 27th day of April, 1933, between the hours of 9 A. M. ^{and 5 P.M.} of that day, and should the taking of the answers to said interrogatories be not commenced on that day, or if commenced, be not completed, then the further taking of the answers to said interrogatories shall be adjourned from time to time at the same place and between the same hours until completed.

I N T E R R O G A T O R I E S

- FIRST INTERROGATORY: What position or office do you hold with or in The Federal Land Bank of Baltimore?
- SECOND INTERROGATORY: State the amount now due to The Federal Land Bank of Baltimore on account of its mortgage executed by the Defendants, Lafayette J. Edwards and Lucy Edwards, his wife.
- THIRD INTERROGATORY: Is there any default in the terms and conditions of the mortgage given by the said Lafayette J. Edwards and Lucy Edwards, his wife, to secure the payment of this debt?
- FOURTH INTERROGATORY: It is provided in the note secured by this mortgage, that in case of a suit to foreclose this mortgage and collect the debt, that the Bank shall recover a collection fee of 5% on the gross amount of the debt. Does the Bank claim this fee?
- FIFTH INTERROGATORY: Have you the note? If so please file it as a part of your answer to these interrogatories, marked Exhibit 1.

E. H. Williams
Guardian ad litem for the
aforesaid infant defendants.

5
VIRGINIA - IN THE CIRCUIT COURT
OF ISLE OF WIGHT COUNTY

THE FEDERAL LAND BANK OF
BALTIMORE

VS.) AGREEMENT TO INTERROGA-
TORIES

LAFAYETTE J. EDWARDS, dec'd., &c.

Find

R. E.

Commonwealth of Virginia,

To the Sheriff of Isle of Wight County—Greeting:

WE COMMAND YOU, That you summon William T. Edwards, Mary Louise Edwards, Agnes Rebecca Edwards, ^{Mary} Mary Lucille Edwards, and John R. Edwards

to appear at the Clerk's Office of the Circuit Court of the County of Isle of Wight at the rules to be holden for the said Court on the 3rd Monday in May, 1933, to answer a bill in chancery, exhibited against ~~them~~ Federal in our said Court by The/Land Bank of Baltimore, a corporation

And have then and there this writ.

Witness, R. A. EDWARDS, Clerk of our said Court, at the Courthouse, this 12th day of May, 1933, and in the 157th year of the Commonwealth.

R. A. Edwards Clerk.

Executed the within described writ this the 13th day of
May 1933 by serving a true copy of the same on William T.
Edwards, Mary Louise Edwards (Warren), Agness Rebecca Edwards,
May Lucile Edwards and John R. Edwards in person in the
County of Isle of Wight.

W.C. Whitehead Sheriff

4-6
11011

The Federal Land Bank of

Baltimore, a corporation

vs. } CHANCERY NO. 621

W. C. Whitehead, Sheriff,
Administrator L. J. Edwards,
et als.
ORIGINAL SUBPOENA

Virginia, Clerk's Office of the Circuit Court of
the County of Isle of Wight.

-----, 193

Returned, entered and filed.

Teste:

----- Clerk

To 3rd Monday in May Rules

193. 3

----- p. q.

Commonwealth of Virginia,

Sargeant Of The City Of Suffolk.
To the Sheriff of Isle of Wight County—Greeting:

WE COMMAND YOU, That you summon J. M. Darden, Assignee of R. A. Horne,

to appear at the Clerk's Office of the Circuit Court of the County of Isle of Wight
at the rules to be holden for the said Court on the Fourth Monday in
April _____, 1933, to answer a bill in chancery, exhibited
against them et als _____ in our said Court by The Federal
Land Bank Of Baltimore, A Corporation,

And have then and there this writ.

Witness, R. A. EDWARDS, Clerk of our said Court, at the Courthouse, this
13th day of April _____, 1933, and in the 157th
year of the Commonwealth.

R. A. Edwards Clerk.

Executed within the City of Suffolk, Virginia this 15 day of April 1933 by delivering a true copy of the within Summons in writing to J. M. Darden in person.

H. W. Churn, City Sergeant.

Sgt. Fee

PAID

Deputy City Sergeant.

Deputy City Sergeant

621

The Fed. Land Bank Of Balto.,
A Corp.,

Vs.

CHANCERY NO.

W. C. Whitehead, Admstr.,
L. J. E. et als
ORIGINAL SUBPOENA

Virginia, Clerk's Office of the Circuit Court of
the County of Isle of Wight.

193

Returned, entered and filed.

Teste:

Clerk

To Rules

193

Richard M. Bulley
p. q.

Commonwealth of Virginia,

To the Sheriff of Isle of Wight County—Greeting:

WE COMMAND YOU, That you summon W. C. Whitehead, Administrator,
of the Estate of Lafayette J. Edwards, deceased, Lucy Edwards^{crs} and William
T. Edwards, A. E. S. Stephens, Trustee and Bank Of Smithfield,

to appear at the Clerk's Office of the Circuit Court of the County of Isle of Wight
at the rules to be holden for the said Court on the ~~Fourth~~ Monday in
~~April~~ _____, 193~~3~~, to answer a bill in chancery, exhibited
against ~~them et als~~ _____ in our said Court by

The Federal Land Bank Of Baltimore, A Corporstion,

And have then and there this writ.

Witness, R. A. EDWARDS, Clerk of our said Court, at the Courthouse, this
____ 13th ____ day of _____ April _____, 1933____, and in the ____ 157th ____
year of the Commonwealth.

____ R. A. Edwards _____ Clerk.

Executed the within summons this the 17th day of April 1933 by serving a true copy of the same on JNo. I. Cofer Sr. Cashier, for the Bank of Smithfield, on Lucy Edwards now Lucy Edwards Cross and on A.E.S. Stephens Trustee in the County of Isle of Wight.

W. C. Whitehead Sheriff

I hereby accept service of the within described writ this 17th day of April 1933

W. C. Whitehead Admr.

The copy for William T. Edwards was not served on him due to the fact that he is not yet 21 years old

W. C. Whitehead Sheriff

3

The Federal Land-Bank of Balto
A Corp.,

Vs. 621 } CHANCERY NO. 621

W. C. Whitehead, Administrator
L. J. Edwards, et als
ORIGINAL SUBPOENA

Virginia, Clerk's Office of the Circuit Court of
the County of Isle of Wight.

Returned, entered and filed. 193

Teste:

Clerk

To Rules

193

Michael S. Shubert
p. q.

VIRGINIA,

IN THE CIRCUIT COURT OF THE COUNTY OF ISLE OF WIGHT:

The Federal Land Bank of Baltimore,

a corporation

vs.

)
{

ANSWER.

W. C. Whitehead, Administrator of the Estate of Lafayette J.
Edwards, deceased, and others.

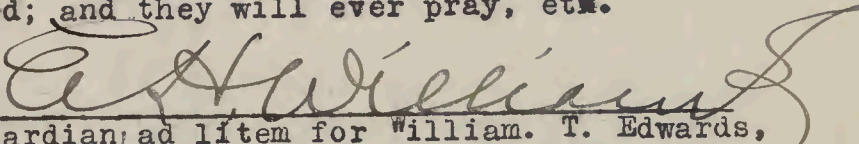
The separate answers of William T. Edwards, Mary L. Edwards, Agnes R. Edwards, Mary Lucille Edwards, John R. Edwards, Annie Lee Edwards, Clarence J. Edwards, James Matthew Edwards, Emily Mattie Edwards, Maurice Andrew Edwards, and Lola J. Edwards, infants under the age of twenty-one years, by E. H. Williams, their guardian ad litem assigned to defend them in this suit, to a bill of complaint filed against said infants and others in the Circuit Court of the county of Isle of Wight by The Federal Land Bank of Baltimore, a corporation.

These respondents, reserving to themselves the benefit of all just exceptions to said bill of complaint for answer thereto, or to so much thereof as they are advised that it is material they should answer, by their said guardian ad litem, answers and says:

That they are infants of tender years, and by reason of their infancy, are incapable of understanding, or taking

care of their rights and interests. They, therefore, by their said guardian ad litem, commend themselves and their rights and interests to the protection of the Court, and pray that no decree may be announced which will tend to their prejudice.

And having fully answered, the said respondents pray to be hence dismissed with their reasonable costs in this behalf expended; and they will ever pray, etc.


Guardian ad litem for William. T. Edwards,
Mary L. Edwards, Agnes R. Edwards,
Mary Lucille Edwards, John R. Edwards,
Annie Lee Edwards, Clarence J. Edwards,
James Matthew Edwards, Emily Mattie
Edwards, Maurice Andrew Edwards, and Lola
J. Edwards.

642 B.

Virginia;
In the Circuit Court of
the County of Isle of
Wight:

The Federal Land Bank of
Baltimore, a corporation.

vs.

W. C. Whitehead, Administra-
tor of the Estate of Lafayette
J. Edwards, deceased and
others.

ANSWER, of infant
dependents by
guardian ad. litem.

VIRGINIA,

IN THE CIRCUIT COURT OF THE COUNTY OF ISLE OF WIGHT:

The Federal Land Bank of Baltimore,
a corporation

vs.

(
)
)
(
ANSWER.

W. C. Whitehead, Administrator of the Estate of Lafayette J.
Edwards, deceased, and others.

The separate answer of E. H. Williams, Guardian ad
litem appointed to defend William T. Edwards, Mary L.
Edwards, Agnes R. Edwards, Mary Lucille Edwards, John R.
Edwards, Annie Lee Edwards, Clarence J. Edwards, James
Matthew Edwards, Emily Mattie Edwards, Maurice Andrew
Edwards, and Lola J. Edwards, infant defendants in this
suit, in proper person, to a bill of complaint filed
against them and others in the Circuit Court of the county
of Isle of Wight by The Federal Land Bank of Baltimore,
a corporation.

This respondent, reserving to himself the benefit
of all just exceptions to the said bill of complaint, for
answer thereto answers and says: that he is the guardian
ad litem appointed to defend William T. Edwards, Mary L.
Edwards, Agnes R. Edwards, Mary Lucille Edwards, John R.
Edwards, Annie Lee Edwards, Clarence J. Edwards, James
Matthew Edwards, Emily Mattie Edwards, Maurice Andrew
Edwards, and Lola J. Edwards, infant defendants in said

suit; that he knows nothing as to the truth or falsity of the statements in the said bill of complaint, and that he prays full protection of the Court for William T. Edwards, Mary L. Edwards, Agnes R. Edwards, Mary Lucille Edwards, John R. Edwards, Annie Lee Edwards, Clarence J. Edwards, James Matthew Edwards, Emily Mattie Edwards, Maurice Andrew Edwards, and Lola J. Edwards, the said infant defendants.

And now having fully answered the complainant's bill, this respondent prays to be hence dismissed with his reasonable costs by him in this behalf expended.

E. H. Williams

Guardian ad litem for William T. Edwards,
Mary L. Edwards, Agnes R. Edwards,
Mary Lucille Edwards, John R. Edwards,
Annie Lee Edwards, Clarence J. Edwards,
James Matthew Edwards, Emily Mattie
Edwards, Maurice Andrew Edwards, and Lola
J. Edwards.

STATE OF VIRGINIA,

COUNTY OF ISLE OF WIGHT, to-wit:

E. H. Williams, Guardian ad litem for William T. Edwards, Mary L. Edwards, Agnes R. Edwards, Mary Lucille Edwards, John R. Edwards, Annie Lee Edwards, Clarence J. Edwards, James Matthew Edwards, Emily Mattie Edwards, Maurice Andrew Edwards, and Lola J. Edwards, being duly sworn, says that the facts and allegations in the foregoing writings are true, except so far as they are therein stated to be upon information, and that so far as they are therein stated to be upon information, he believes them to be true.

E. H. Williams

Guardian ad litem for William T. Edwards,
Mary L. Edwards, Agnes R. Edwards,
Mary Lucille Edwards, John R. Edwards,
Annie Lee Edwards, Clarence J. Edwards,
James Matthew Edwards, Emily Mattie
Edwards, Maurice Andrew Edwards, and Lola
J. Edwards.

Subscribed and sworn to before me, Mary V. Batten,
a Notary Public in and for the county of Isle of Wight,
in the State of Virginia, in my County aforesaid,
this 15th day of May, 1933.

Mary V. Batten
Notary Public.

My commission expires
September 24, 1933.

6/22/22
Virginia:
In the Circuit Court of the
County of Isle of Wight:

The Federal Land Bank of
Baltimore, a corporation

vs.

W.C. Whitehead, Administrator
of the Estate of Lafayette J.
Edwards, deceased, and others.

ANSWER,

J. Guardian
Adkins

VIRGINIA - IN THE CIRCUIT COURT OF ISLE OF WIGHT COUNTY

THE FEDERAL LAND BANK OF BALTIMORE,
a corporation, ... Plaintiff

vs.

W. C. WHITEHEAD, Administrator of the
Estate of LAFAYETTE J. EDWARDS, deceased,
LUCY EDWARDS, ^{WILLIAM T. EDWARDS}, MARY
LOUISE EDWARDS, AGNES R. EDWARDS, MARY LUCILLE
EDWARDS, JOHN R. EDWARDS, ANNIE LEE EDWARDS,
CLARENCE J. EDWARDS, JAMES MATTHEW EDWARDS,
EMILY MATTIE EDWARDS and MORRIS ANDREWS
EDWARDS, ^{Lola & Canary} the last ~~infants~~ under the age
of 21 years, A. E. S. STEPHENS, Trustee,
BANK OF SMITHFIELD, J. M. DARDEN, Assignee of
R. A. HORNE, ... Defendants

To the Judge of the Circuit Court of Isle of Wight County, Virginia.

YOUR COMPLAINANT, The Federal Land Bank of Baltimore, a
corporation, sheweth unto your Honor the following facts:

1. THAT on the 20th day of May, 1925, Lafayette J. Edwards
and Lucy Edwards, of the County of Isle of Wight, Virginia, made
and delivered unto your Complainant their promissory note, whereby
they promised to pay Complainant the principal sum of Twelve
Hundred (\$1200.00) Dollars, with interest thereon at the rate of
five and one-half per cent ($5\frac{1}{2}\%$) per annum, the principal and in-
terest payable in sixty-eight (68) semi-annual payments of Thirty
nine Dollars (\$39.00) each, on the 20th day of November and May
in each and every year, and a final payment of Thirty eight Dollars
and ninety cents (\$38.90) on the 20th day of November, 1959. A
photostatic copy of said note is herewith filed marked Complainant's
Exhibit "A".

2. THAT to secure the payment of said debt (note) and the in-
terest to accrue thereon, the said Lafayette J. Edwards and Lucy
Edwards, by their certain deed commonly called a mortgage, dated
May 20, 1925, and of record in the Clerk's Office of Isle of Wight
County, Virginia, in Deed Book 96, page 131, conveyed unto Complain-
ant in fee simple all that certain tract or parcel of land situate
in Hardy Magisterial District, Isle of Wight County, Virginia, con-
taining One Hundred (100) acres, more or less, and fully described

in said mortgage; which mortgage Complainant charges is a first lien on the land thereby conveyed.

3. COMPLAINANT is advised that subsequent to the execution and recordation of the mortgage aforesaid the said Lafayette J. Edwards departed this life intestate leaving surviving him, his widow, the said Lucy Edwards^(now Cross) and the following children, his heirs at law, to wit: William T. Edwards, an infant 20 years of age, Mary Louise Edwards, an infant 19 years of age, Agnes R. Edwards, an infant 17 years of age, Mary Lucille Edwards, an infant 16 years of age, John R. Edwards, an infant 14 years of age, Annie Lee Edwards, an infant 12 years of age, Clarence J. Edwards, an infant 11 years of age, James Matthew Edwards, an infant 10 years of age, Emily Mattie Edwards, an infant 8 years of age, Morris Andrews Edwards, an infant 6 ^{years} ~~months~~ of age; ^{and Lola J. Edwards an infant} that W. C. Whitehead duly qualified as Administrator of said decedent's estate.

Child of J. Edwards

4. THAT all of the payments which became due and payable up to and including the payment due May 20, 1931, were made and proper credit has been given said mortgagors, but the payment which became due and payable on November 20, 1931, has not been paid, but is wholly in default.

5. IT is provided in said mortgage that if the payments set out in said mortgage and note are not paid when due, then, the whole of the said debt secured to be paid by said mortgagors shall, at the option of the Complainant, become immediately due and demandable, with the right vested in Complainant to at any time thereafter institute any proper proceedings for the foreclosure of said mortgage and sale of the said land for the satisfaction of Complainant's said demand.

6. THAT default having been made as aforesaid, Complainant has exercised its option and demanded of the said defendants payment of the whole of said debt, principal and interest, and now demands payment of the same in full, together with a reasonable collection or attorney's fee not exceeding 5% on the gross amount

of the debt as provided for in said note, as well as the costs of these proceedings.

7. THAT the amount now due to Complainant from the Defendants is the sum of \$1116.06, with interest thereon at the rate of $5\frac{1}{2}\%$ per annum from the 20th day of May, 1931, and a reasonable collection or attorney's fee not exceeding 5% on the gross amount of the debt due, and in addition thereto an insurance premium of \$6.00 paid by Complainant under the terms and conditions of the said mortgage, with interest thereon at the rate of 6% per annum from the 18th day of January, 1932, and the further sum of \$6.00, an insurance premium paid by Complainant under the terms and conditions of the said mortgage, with interest thereon at the rate of 6% per annum from the 18th day of January, 1933.

8. YOUR COMPLAINANT alleges that said mortgage and note secured thereby, herein prayed to be foreclosed, are instrumentalities of the Government of the United States of America and as such are exempt from Federal, State, Municipal and local taxation by the provisions of Section 26 of the Farm Loan Act, an act of the Congress of the United States approved July 17th, 1916.

9. COMPLAINANT is advised that there are other liens on said mortgaged land and that the liens in the order of their priorities are as follows, which Complainant alleges are all of the liens affecting the said mortgaged land:

(1) Taxes for the year 1931 in the amount of \$42.59, taxes for the year 1932 in the amount of \$26.40.

(2) Mortgage debt of your Complainant as aforesaid.

(3) Deed of trust dated June 13, 1930 and recorded in Deed Book 102, page 79 from Lafayette J. Edwards and Lucy Edwards to A. E. S. Stephens, Trustee conveying the aforesaid mortgaged land in trust to secure the payment of two bonds in the sum of \$2100.00 each, one payable to the Bank of Smithfield, Smithfield, Virginia and the other payable to J. M. Darden, Assignee of R. A. Horne, Suffolk, Virginia.

IN CONSIDERATION WHEREOF, and as your Complainant is without adequate remedy, save in a Court of Equity where matters of such nature are properly and alone cognizable, your Complainant prays that the said W. C. Whitehead, Administrator of the Estate of Lafayette J. Edwards, deceased, Lucy Edwards^{Cross}, William T. Edwards, Mary Louise Edwards, Agnes R. Edwards, Mary Lucille Edwards, John R. Edwards, Annie Lee Edwards, Clarence J. Edwards, James Matthew Edwards, Emily Mattie Edwards and Morris Andrews ^{and Lola J. Edwards,} the last ~~11~~ infants under the age of 21 years, A. E. S. Stephens, Trustee, Bank of Smithfield and J. M. Darden, Assignee of R. A. Horne, be made parties defendant to this suit, with leave to answer the allegations of this Bill of Complaint; but answer under oath from them or either of them is hereby and herein expressly waived; that the equity of redemption in said land be barred; that a proper guardian ad litem be assigned the infant defendants to defend their interest in this cause; that the said Defendants be required to redeem the aforesaid mortgaged land by paying to your Complainant the aforesaid sum of \$1116.06, with interest thereon at the rate of $5\frac{1}{2}\%$ per annum from the 20th day of May, 1931, together with a reasonable collection or attorney's fee not exceeding 5% on the gross amount of the debt due as provided in the note, and in addition thereto an insurance premium of \$6.00 paid by Complainant under the terms and conditions of the said mortgage, with interest thereon at the rate of 6% per annum from the 18th day of January, 1932, and the further sum of \$6.00, an insurance premium paid by Complainant under the terms and conditions of the said mortgage, with interest thereon at the rate 6% per annum from the 18th day of January, 1933, and all costs and charges incident to the prosecution of this suit, and in default of such payment that the said land be sold to pay off and satisfy the aforesaid debts and demands; and that a personal judgment may be awarded the Plaintiff against W. C. Whitehead, Administrator of the Estate of Lafayette J. Edwards, deceased and Lucy Edwards, for any balance which may be due the

Plaintiff after applying the proceeds of the sale of the mortgaged land to the payment of said mortgage debt, and that execution may be issued thereon; and that all necessary accounts be ordered and taken, that process may issue, and such other, further and general relief be granted as the case of your Complainant requires and to equity may seem meet.

And, as in duty bound, your Complainant will ever pray,

&c.

THE FEDERAL LAND BANK OF BALTIMORE

BY - COUNSEL

Geo F. Whitley

C. C. Seymour

J. P. Whitehead

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VIRGINIA - IN THE CIRCUIT COURT
OF ISLE OF WIGHT COUNTY

THE FEDERAL LAND BANK OF
BALTIMORE

VS.) ⁶²¹ BILL OF COMPLAINT

LAFAYETTE J. EDWARDS, dec'd., &c.

Proven record

<i>Ad</i>	<i>Chin</i>	<i>50</i>
<i>"</i>	<i>Wentworth</i>	<i>250</i>
<i>"</i>	<i>"</i>	<i>250</i>

1000 Dep. paid
4-13-33 Rec'd. 1000 E.