

Balt. Apr. 23^d. 1870

O. Rolph

My D^r Sir

Mr. Hollyday called at my office
yesterday, and in conversation with him about the loan
of some 1600 or 1800\$ he remarked he had it to loan
wants 12 pt. cent, six of the twelve cash when the money
is paid you, and a mortgage to secure the payment for
the loan, he requires for the interest you several notes at
12, 18, & 24 months, he wants you to see W. S. J. Earle of
your County, and from him a letter if he can recommend you
as a prompt man, and for S. J. Earle to see Mr. John B. Brown
about the title and mortgage you are to be at the expense
of the mortgage & recording, he agrees to loan the money for
two years, if this would suit you, you would have to borrow
1800 - out of it you would pay him 216, \$ cash and give you several
notes for 54\$ at 6, 12, 18, & 24 months, of course at the time the last
note is due the 1800 mortgage would also be due in addition
to this you would have to pay for drawing & recording mortgage
expenses of title &c. in hand

I am yrs truly

W. H. Emery

I would like to hear from you

on receipt of this letter as he wants to put
out his money for the month