

ANALYSIS – NYCRO ZM 2/1/(#5) - 1778

Document Reference:	NYCRO ZM 2 /1 – un-numbered item (#5)
When ? <i>Date of document</i>	4 Feb 1778
Who? <i>Names with occupation & place</i>	<p><u>Main parties:</u></p> <ol style="list-style-type: none"> 1. Geoffrey Hornby the Elder, Esquire of Preston, Lancs. & William Shaw the elder, esq. of Preston, Lancs. 2. John Tennant, Esquire of Chappelhouse, Burnsall <p><u>Also mentioned:</u></p> <ol style="list-style-type: none"> 1. John Tennant, esq., (John's father) of Chappelhouse (dec'd), & John the Elder's brother William (dec'd son of Samuel, dec'd) 2. Thomas & Richard Proctor <p><u>Witnesses:</u></p> <p>John Clark, servant to [?] H. Atkinson George [?Mooin] jnr.</p>
Signatories	Geoffrey Hornby, Wm Shaw, John Tennant, John Clark, H. Atkinson & George Moonin.
Why ? <i>Purpose of document (eg. Apprenticeship, property transfer, promissory note, arrest warrant, etc)</i> ²	Mortgage as security for a loan
Where? <i>All place-names mentioned – even if only mentioned in passing: Include field-names, buildings, farms, as well as parishes, towns, etc.³</i>	<p>Bordley – House with unspecified 30 acres with farm buildings And common rights on Mastells and High Mark</p> <p><u>Also mentioned:</u> Chapelhouse, par. Burnsall Preston, Lancs.</p>

¹ *Archive Code : Document citation reference*

² *Do not use "Indenture" – this only gives a physical description of the document, not its specific purpose or function*

³ *If relevant, indicate type of place – eg. if a field is common land, or a new enclosure; or if a building is a barn, house, workshop, etc*

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<p>What?</p> <p><i>References to things, events, happenings, topics, etc which should be added to the project Subject Index.⁴</i></p> <p><i>Include here references to past events (such as previous property transfers)</i></p>	<p>Reference is made to a previous mortgage, dated 22 August 1774, when John Tennant sold property in Bordley to Hornby & Shaw for a peppercorn rent – a 1,000 year leasehold on a dwellinghouse with 30 acres of farmland in Bordley, with barns, stables & outbuildings plus common rights of pasture on Mastells and on High Mark.</p> <p>This property was previously occupied by Thomas Procter and then Richard Procter (or their undertenants),</p> <p>The 1774 arrangement was to be made null and void when Tennant paid £1,000 on 22 February 1778.</p> <p>On that date, John Tennant paid £1,018 to Hornby & Shaw, and formally requested they surrender all their claims to the property which they did by this agreement.</p> <p>The mortgage was registered at Wakefield 25 May 1778.</p>
<p>Local Issues to note</p> <p><i>Anything which should go into the project Timeline as of specific interest to Kilnsey's local history or which raises questions about local affairs⁵</i></p>	<p>Tennant family of Chapel House had interest in substantial property in Bordley.</p> <p>Why did Tennant go to 2 men in Preston, Lancs, to make this arrangement?</p>
<p>To add to Glossary</p>	

⁴ Eg. Debts, women, agriculture, land use, rents, taxation, etc.

⁵ Eg. Illustrating changes in population, changing property ownership, changing land use, local economy

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<p>Mapping <i>Data to be used for mapping exercise</i>⁶</p>	<p>Tenant family's interest in Bordley property – can the house & 30 acres be identified through previous occupation by the Proctors?</p>
<p>Research topics & Historical Context <i>Topics with a broader regional or national context to help place Kilnsey in a wider context</i>⁷</p>	<p>The use of legal loophole against usury by which property was leased at a peppercorn rent then sold back to the original buyer at an increased price.</p>
<p>Subject indexing</p>	<p>Usury Credit & Moneylender Peppercorn rent Mortgages</p> <p><i>Note – Hornby, Shaw & the Proctors not entered onto the genealogical database for Kilnsey</i></p>

⁶ Eg. changes in property ownership, field names, changes in land use, references to structures such as new houses, repair of fences, ditches, etc

⁷ Include here queries and questions such as "Why pay tenths to the king but no tithes?"