



Mortgage on Murder

By BENTON BRADEN

When Detective-sergeant Joe Hopper set out to unravel an unusual mystery, he discovered a sinister secret behind a pair of laughing eyes!

THE little old lady who came marching into the office of Sergeant of Detectives Joe Hopper seemed to be angry and determined. She held a parasol in one hand and a bulky brown package in the other. Her lips set primly as Hopper came to his feet and smiled at her.

"They told me," she announced as though she expected Joe to dispute it, "that I should come in and see you."

"Well," Hopper saw good-naturedly, "if you've been the victim of a confidence game or a fraud I guess this is the right

place to—"

"I haven't been the victim of anybody or anything," she broke in a sharp denial. "But maybe someone else has been." She hesitated a moment. "You look pretty young to me. Are you Sergeant Hopper?"

"Yes," he assured her. "I thought I looked old. I'm thirty-eight."

"H'mm." She waved aside the chair he held out for her. "I'll get right down to tacks. My name is Mrs. Emily Johnson. I'm a widow, and I am the owner in fee simple of an apartment house at the corner

of Winslow and Heyburn in this city. I live in Los Angeles now and make a trip back each year to look after my property. I arrived last Tuesday. Now, guess what I've found out?"

"What?" Hopper asked, sober-faced.

"I've found out that someone has mortgaged my property. I had the abstract of title brought down to date. I don't owe anybody a dime on that property, but somebody has put a mortgage on it just the same."

"An unauthorized mortgage doesn't constitute a valid lien, Mrs. Johnson," Hopper told her. "Perhaps it was just a mistake, an accidental—"

"It was no mistake! It was no accident," she interrupted firmly. "The name signed to the mortgage was Emily Johnson, my name. The mortgage was given to a man by the name of George C. Penn. It described my property correctly. Some deliberately cheating hussy signed my name to that mortgage. A fifty thousand dollar mortgage. I want her caught, exposed, and prosecuted!"

"Naturally," Hopper said sympathetically. "We'll look right into it. If this George C. Penn was defrauded of fifty thousand dollars, though, this fake Emily Johnson will be hard to find."

"I know it," she conceded. "I'll tell you something else. This George C. Penn will be hard to find too. I've looked through the phone and city directories and his name does not appear."

HOPPER smiled.

"If this George C. Penn was defrauded of fifty thousand dollars on a false mortgage it won't be hard to find him," he said confidently. "When he had the mortgage recorded he must have left his address with the Register of Deeds so the mortgage could be mailed back to him. How does the mortgage stipulate that the

interest shall be paid?"

"The interest is to be paid quarterly," she replied. "Payments on the principal are to be paid quarterly. It's been just three months since the mortgage was made."

"Then this George C. Penn will show up shortly, Mrs. Johnson. And when he shows, he'll be yelling his head off. He's the one that will really be demanding that we catch this fake Emily Johnson and get his money back for him."

The expression on Emily Johnson's face showed that she didn't agree with Joe Hopper.

"I think you're going to get some surprises when you dig into this case, young man," she said severely. "My intuition tells me it isn't going to be as simple as that."

"I think you'll conclude that this woman who impersonated me is a pretty smart specimen of our sex. She had to be to get away with a deal like that. If this George C. Penn had fifty thousand dollars to lend he couldn't have been too dumb, yet he was fooled completely. You won't find this woman easily, I'll guarantee you that."

"We'll get her," Sergeant Hopper insisted. "She's sure to leave a trail in a case like this. There will be plenty of leads."

"I hope you're right, young man," she said. "I'll leave this abstract of title with you. I'm going on back to Los Angeles. My lawyer says he'll remove the cloud on the title when the case is cleared up. He'll make an affidavit himself. So there's no use in my staying here. Particularly when I have a feeling that it'll take you some time to get this woman."

She laid the abstract down on the desk and left Hopper's office a minute later. Hopper examined the record of the false mortgage. Beside the description of the property there was little more than the

simple fact that Emily Johnson, a widow, had mortgaged it to George C. Penn for fifty thousand dollars.

It was obvious that the spurious Emily wouldn't be waiting around for the police to grab her when the fraud was finally discovered. It was George C. Penn that would have to be located first. Surely he could be found without a great deal of difficulty.

Hopper checked the directories just to make sure. Then he checked public utility installations. George C. Penn was listed in none of these. Hopper went to the office of the Register of Deeds. He found that George C. Penn, when he had submitted the mortgage for recording, had left an address—General Delivery, City.

However, Hopper did find Dora Carston, the notary public who had acknowledged Emily Johnson's signature on the mortgage. She worked for the City Abstract Company, but this was not the same company that had made the abstract for the real Emily Johnson.

Dora Carston looked over her records when Hopper questioned her.

"Yes, I remember her," she said. "She was a very nice looking woman of about thirty—blonde, and well-dressed."

"You had to know her personally to take her acknowledgment," Hopper reminded her a little sternly.

"That's true," Dora Carston nodded. "I knew her. That is, she was not a stranger to me. She had been in this office before. She came in to order an abstract, and when the abstract was ready she called for it. So when she returned a few days later and asked me to take the acknowledgment on the mortgage I thought I knew her well enough to take it. Why? Is there anything wrong?"

"Apparently there is," Hopper frowned. "You should have been more careful. When you take an acknowledgment you

certify that the party is personally known to you."

"Well, wasn't she?" the notary challenged. "I had met her twice before. She had transacted business with the company, and I had every reason to believe she was all right."

"But you really know nothing more about her? You wouldn't have any idea where I could find her now?"

"No. I've never seen her since."

Hopper pressed for a description, and Dora Carston did the best she could. The lady had blue eyes and probably weighed about a hundred and thirty, was of average height, had an attractive face. It was a description that could easily fit thousands of other women in the city.

AFTER two hard days of investigation, Joe Hopper began to have the feeling that he was trying to run down a pair of ghosts. There was no trace whatever of this George C. Penn. It didn't seem reasonable that such a man could have lent fifty thousand dollars on a mortgage without being known anywhere in the city.

Hopper began to have a hunch that "Emily Johnson" was indeed a clever woman, and perhaps a sinister one. After the deal had been closed and she had Penn's fifty thousand, what had she done with Penn? Had she fixed things so that Penn could never make an objection, or identify her with the fraud, no matter what happened?

Emily Johnson, the impostor, had executed that mortgage on the seventeenth day of March. With that date in mind Hopper began another investigation. He got results quickly! On the twenty-third day of March, the body of a man had been found in a ditch at the edge of the city.

That body had never been identified. It had been mutilated to such an extent that identification by features or fingerprints

was impossible. There were no marks on the clothes, not a single article in the pockets.

Right there Joe Hopper figured that he and “Emily Johnson” were the only two persons in the world who knew that the body was what remained of George C. Penn.

This woman that Hopper was after was not only a swindler, she was a clever and ruthless killer as well. She had had to be clever to get by with such a fraud. She had had to be ruthless to dispose of her victim in such a manner that neither the fraud nor the murder could ever be proved against her if she were found.

At the moment it didn't look as if she could ever be found. All Hopper had was a general description of her that could hardly be rated as a vague clue. It looked as if he were up against a stone wall.

Hopper went over and over the case in his mind. His thoughts came back to one angle. This original fraud hadn't been any simple swindle. “Emily Johnson” would have had to have arranged a very convincing setup before she could have induced the victim, George C. Penn, to part with fifty thousand dollars. The abstract wouldn't have been enough. She would have had to make him take it for granted that she actually owned that apartment house.

One afternoon, Hopper went out to that apartment house at the corner of Winslow and Heyburn. He found out, after a thorough examination of the records of the superintendent who lived in the basement, that he had guessed right. It was a six-story building with thirty apartments. A lady had rented one of those apartments on the first day of March. Her name was on the records as “Mrs. Johnson.” Such a common name that the super hadn't even reflected that it was the same name as the owner.

The super hadn't seen much of Mrs.

Johnson. The description he gave was generally the same as Dora Carston's. Mrs. Johnson hadn't stayed the whole month, and when she had left, she hadn't even taken the trouble to notify the superintendent.

The apartment had been rented since, but Hopper got permission to look it over. He could find nothing that would help him. He knew that “Emily Johnson” had used that apartment to convince Penn that she was living in her own building. That, together with the abstract, had set Penn up for the swindle. Penn might even have been murdered in that fourth floor front apartment.

The discovery gave Joe Hopper only scant satisfaction. The elusive “Mrs. Johnson” had been careful to leave no clue when she had finally departed. He was almost back where he had started—with a dead man and a phantom lady, and it wasn't until almost a week later that Hopper got a good idea.

HOPPER was waiting when the light truck bearing the latest edition of the *Evening Sun* rolled up to the newsstand on the corner. He bought a copy, backed over into a doorway, and turned to the want-ads. His eyes came to rest on the third item in the personal column.

Widow of forty, educated, presentable, with comfortable income, would like to meet man of her own approximate age. Such a man would be neat, companionable, reliable, and have income of his own. Object, friendship with marriage to be considered later. Would-be borrowers and fortune hunters will be wasting their time answering this ad. A serious reply by a responsible man will be treated with the utmost respect and consideration. Box 3336 *Sun*.

Hopper refolded the paper and walked down the block to a stationery store where he bought some plain paper. Then he went back to his office and wrote an answer to

that ad.

Dear Madam:

I have read your notice in the *Sun* with great interest. It happens that I am a widower with considerable property. I have had chances to remarry but have never found the right woman. I am sober and industrious and have worked hard most of my life. I am not very good at talking but am neat in my appearance and am reliable in every way. The First National Bank of Ridgeville will vouch for me.

I feel just as you do about fortune hunters. I would like to meet you and talk things over. You will understand that Ridgeville is a small town and I don't want people to know I have answered an ad such as yours. They would never understand how lonesome I get living alone. I will meet you any place you suggest if you drop me a line here at Ridgeville.

Yours sincerely, Sam Hopps.

Joe Hopper didn't mail that note at once. Early the next morning he drove eighty miles out to Ridgeville and stopped at the bank there. After making necessary arrangements, he mailed the letter there.

Two days later the reply was forwarded to him. It was brief:

Dear Mr. Hopps—

I received several answers from the ad I put in the *Sun*. Yours was the only one I felt was satisfactory. I will be greatly pleased if you can come to the city day after tomorrow and call on me at 548 Ranson Place, in apartment A on the third floor.

I, like you, do not care to let any of my friends know I have put such a notice in the papers, so we will call your visit confidential. Please call at 3 P. M.

Sincerely,
Alice Brown.

When Joe Hopper presented himself at that apartment on the appointed hour, he was trying to look the part he intended to play. His plain blue suit was a size too large for him. The knot of his tie was not quite in place. He wore broad-toed black shoes.

Mrs. Brown opened the door promptly when he rang. The first thought that struck

Hopper was that she had overstated her age - she didn't look over thirty. She was really pretty, and the blue dress she wore was appropriate for her slightly plump figure. Her eyes went over him in swift appraisal.

"I'm Sam Hopps," he announced awkwardly.

She opened the door wide as she turned on her smile. It was a dazzling smile.

"Come right in, Mr. Hopps," she said. "I'll admit I was holding my breath when I opened the door. It took all the nerve I had. I never did anything quite like this in all my life."

"I'll admit I'm a little nervous myself," Hopper said. "I wouldn't have been a bit surprised if you'd slammed the door in my face. I'm not much on looks."

"Why, you look just fine, Mr. Hopps," she said as she closed the door and led him into the living room. "Sit right down and rest. I don't mind telling you that I'm relieved. I could see, at the first glance, that you are the kind of man a woman can trust. You are a younger man than I expected to see, too."

"I'm forty-five," Hopper told her. "I've lived in a small town all my life."

"I was brought up in a small town, too," she said. "I came to the city when I married. My husband died three years ago, and I've been very lonesome since."

MRS. ALICE BROWN was a talker—she carried the brunt of the conversation easily. It was also plain that she was a woman of substance. She spoke of her properties, indicating that her holdings were extensive and that she would be more than glad to have the right kind of a husband take over the burden of looking after them.

"I know how that is, Mrs. Brown," Hopper lied. "I've got several farms and some buildings myself. About all I do nowadays is look after them. They bring

me in about five hundred a month. I try to keep my money invested but it's been hard to find good investments lately, so I've got considerable cash lying idle in the bank."

"I buy city real estate all the time," she said and Hopper was pretty sure that she was matching lies with him. "I buy buildings like this one and pay them out from the rents I receive from other properties."

After an hour Hopper was sure of one thing. If this was the person he was after, she was clever. It was hard to believe that this smiling woman would deliberately plot to rob and murder; that behind those laughing eyes there was a warped brain that was already scheming just how to dispose of him after the trump card in the game had been played.

Hopper was puzzled as to exactly what that game would be. It had seemed plain enough when he had first taken up the trail of "Emily Johnson." But he had had to change his mind. After six months of searching he hadn't been able to locate even a distant relative of George C. Penn.

Yes, Alice Brown was a killer. All Hopper had to do was play the game on through and she'd prove it to him in due time. She worked smoothly but she worked fast. By the end of the second hour she was calling him Sam and insisting that he call her Alice. When he finally suggested leaving she seemed indignant.

"Unless it's absolutely necessary for you to go back to Ridgeville I want you to stay and have dinner with me. There's a nice little restaurant a few blocks down the street. And then we'll go to a movie. I invited you here and it's my party. You can do the entertaining next time if you want to."

She laughed and added, "You needn't worry about letting a lady pay for your dinner, Sam. From what you've said I think my income is almost twice as large as

yours."

Hopper was a bit relieved when she held out her hand after they had left the movie house.

"Perhaps it would be better if you didn't see me home tonight," she said. "It'll be late before you get back to Ridgeville. But you'll be back to visit again—day after tomorrow?"

Hopper assured her he would be back and left her. He went straight to the bus station and took a bus for Ridgeville. If he was being tailed he wanted to make things look just right.

At the Ridgeville bank next morning he was informed that a woman had phoned for information about him, and she had said that she was calling for a credit agency.

"I told her that you were one of our most reliable citizens," the banker chuckled. "Told her that you had fifteen thousand in cash on deposit in this bank right now. If that's what she was after, she was satisfied."

IT SEEMED to Joe Hopper that he could sense a slight change in the attractive Mrs. Alice Brown when he sat down in her living room again. She was still cordial and she was still smiling, but Hopper could detect a certain tenseness about her. Her fingers moved restlessly as though they could not relax. She kept up a constant stream of conversation but it seemed to Hopper that she wasn't at all interested in what she was saying. She was working around to something. He knew it was coming when she shifted the subject to property.

"I've had to work all morning at my accounts," she told him. "I'm not so good at figures and I have to be very careful in keeping track of the rents I collect."

"I guess most women are like that," Hopper grinned as he tried to play straight man. "Not many women are trained to do

bookkeeping.”

“That’s it,” she said quickly. “Did I tell you that I owned this building? I paid forty thousand for it. I’ve got it mortgaged for twenty thousand and I’m paying off the mortgage out of the rents. That’s my system. I want to build up my holdings until I have an income of twenty thousand a year. Then all I have to do is collect my rents and take it easy. All my other property is clear, and that twenty thousand dollars is my only debt. Don’t you think that’s pretty good?”

“It’s better than good,” Hopper complimented her. “I think you’re a smart woman to use such good judgment. There are a lot of people that try to get rich quick, take big chances, and lose their money.”

“Not me, Sam,” she smiled. “I stick to real estate. You can’t lose on income properties.”

Hopper was a bit surprised when she suddenly shifted the subject. He had been sure that she was about to put a proposition to him. He had expected her to offer him a sure thing that would have had something to do with that twenty-thousand-dollar mortgage. But she had dropped the subject and she didn’t come back to it. Why? Had he failed to make the response she had expected? Hopper was a bit puzzled.

It was half an hour later when the buzzer rang. Alice Brown shrugged, got up, and went to the door. Hopper heard a baritone voice.

“Good afternoon, Mrs. Brown. I hope I’m not disturbing you but I had to see you at once. I’ve run into unexpected difficul . . . Oh, I’m sorry. I didn’t know you had company.”

The man stopped short as he saw Hopper. He was about forty, shorter than Hopper, dressed in a wrinkled single-breasted gray suit. His eyes and hair were black, his face somber and bony. His

general appearance was that of a businessman, now slightly worried.

“It’s quite all right, Mr. Ford,” Alice Brown said amiably. “This is Mr. Hopps, a very good friend of mine. It’s all right for you to talk business before him. What is it?”

Ford stepped forward and shook hands heartily with Joe Hopper. Then he turned back to Alice Brown.

“It’s this, Mrs. Brown,” he said. “It’s about that twenty thousand I lent you on this property. I didn’t have the slightest idea I’d need that money when I let you have it, but I got caught in a pinch. I’ve got to have ten thousand and have it quickly.”

“It should be easy for you to sell the mortgage to someone else,” she said pleasantly.

“That’s what I thought.” Ford sighed a little. “I know the property is worth at least twice the amount I lent you. I’ve seen some brokers, but they know I’ve got to have money quickly and they are trying to rob me. They want to discount that mortgage for five thousand. Fifteen thousand is all they’ll give me for it.”

“Why, that’s preposterous, Mr. Ford. It’s outrageous.”

“I know it. But that’s the spot I’m in. Now if I’m caught, if I’ve got to discount that mortgage, I’d rather see you make the money than those brokers, Mrs. Brown. I recall that you said you didn’t absolutely have to have the money, that you might be able to manage without it. So if you can raise even ten thousand for me I’ll make you a deal that will show you a fancy profit. I’ll give you the five thousand discount, and you can pay the other five thousand at your own convenience. I’ll assign the mortgage back to you right now, or even release it.”

“I’m sorry, Mr. Ford.” She shook her head regretfully. “I’ve tied nearly

everything up. I couldn't raise more than two thousand right now."

Ford frowned heavily. "That's tough," he said. "I hate to let those brokers trim me but I've got to have ten thousand at once." He dropped his eyes to the floor.

BUT Alice didn't drop her eyes to the floor. She shifted them to Joe Hopper, questioningly, invitingly. Joe didn't wait for the question.

"Now I might help you out on that, Alice," Hopper said slowly. "I've got a little cash. If you want to make this deal with Mr. Ford I guess I could let you have the money. As I understand it you'll make five thousand dollars."

"That's right," Ford assured him. "I'll assign or release the mortgage for fifteen thousand. But all I have to have in cash right now is ten thousand. The other five thousand can be paid me later. I have the abstract that Mrs. Brown gave me when I lent her the money right here with me. Your lawyers will tell you it is a perfect title. I'll have to have the ten thousand by tomorrow at the latest."

"Sorry I didn't know about it this morning," Hopper drawled. "I'd brought three thousand more."

"Three thousand more?" Ford repeated, puzzled.

"Sure," Hopper said. "I've got seven thousand in cash in my pocket right now. Sold ninety head of cattle this morning. Shipped them here yesterday. I didn't know the broker who bought them so I made him pay me in cash. If I'd have known what was coming up I'd got three thousand more in cash at the bank before I came to the city."

THERE was a dead silence in the room for ten seconds. They stared at him as though they had suddenly stumbled onto a cache of buried treasure. This was a bit of

luck they hadn't counted on. It simplified everything. Joe Hopper knew, in that instant, that he'd never be permitted to leave that room alive.

"I believe we can make it," Alice Brown said huskily. "I think I can scrape up the other three thousand right away. We can make the deal together, Sam. I know the title is all right, because I had it examined carefully when I bought the property."

"I'll take your word for it," Hopper said carelessly.

"I acknowledged the assignment before a notary in blank," Ford said. "I can assign it to you right now, Mr. Hopps, and you can make whatever arrangements you like with Mrs. Brown. She can give me the other three thousand in the morning. It'll be a great help to me if you can give me the seven thousand right now."

Hopper rubbed his hands together. "That's satisfactory, Mr. Ford. However, it just happens that I am a cautious man. After all, I don't know you. I don't know that your name is really Ford, that you actually—"

"I can vouch for that," Alice Brown interrupted, a trace of irritation in her tone. "I've known Mr. Ford a long time. I delivered that mortgage to him myself."

Hopper turned his head and looked at her steadily and smiled.

"I'm still a cautious man, Alice," he said. "To be frank, I don't really know you. I only have your word for it that your right name is Alice Brown. For all I know you might actually be—Emily Johnson!"

Hopper saw those fatuous smiles fade from their faces at the mention of that name. There remained only the hard, cruel features of two conscienceless killers.

"And your friend in distress," Hopper said calmly, "may on a certain other occasion, have been known as George C. Penn."

“A cop!” Alice Brown spat out the word.

“Sure,” Hopper grinned. “A cop. I’ve been after you for six months. You had me badly fooled at first. When I first found out about the Emily Johnson mortgage I took it for granted that George C. Penn had been the victim. I thought it was his body that had been found about that time. But I became suspicious of that when I couldn’t find a trace of any George C. Penn after a couple of months of search. I realized that it was a deeper game, but I couldn’t figure out how you had played it.”

Hopper still sat comfortably in his chair.

“My only hope was that since you knew you had pulled the job so successfully you would try it again. I assigned a girl checking the mortgage records for months. She checked every mortgage that had the name of a widow on it as mortgagor. Finally she found a mortgage held by Harry M. Ford against Alice Brown.

“The real Alice Brown lived with a sister in Chicago. But there was a Mrs. Alice Brown living in the property that was mortgaged, who had taken an apartment there shortly before that mortgage was filed. This Alice Brown was tailed. She went to the *Sun* one morning and placed a want-ad.

“The rest of it was just routine to get you to commit an overt act and to see what the real play was. It was just a smooth confidence game—with murder as the payoff. If it had worked, the mutilated body of Sam Hopps would have been regarded as that of a mysterious Harry M. Ford who had been defrauded. The police would have searched in vain for a phantom Alice Brown. But it didn’t work this time.”

There was another silence that lasted for seconds. Suddenly Alice Brown screamed and reached for the holster on her right leg. Hopper was set for that move. He leaped and caught her right wrist before she could get the gun up.

Hopper had looked Ford over carefully and was sure he didn’t have a gun on him—and he was right. It was a knife with a six-inch blade that Ford drew as he charged in. Hopper shoved Alice hard as he wrenched her wrist. The gun dropped to the floor, but Hopper didn’t have time to reach for it, before Ford was on him with the knife.

HOPPER ducked away from the blade as it came down at him. His right square-toed shoe caught Ford on the kneecap as he kicked and Ford staggered and yelled. Alice Brown had plunged to the floor near a big easy chair and was after the gun again. Hopper kicked her hand as her fingers closed on it, and the weapon went spinning across the room. He started after it, changed his mind as he glanced at Ford.

Ford was hopping on one leg. Then he steadied himself and threw the knife at Hopper with tremendous speed. It caught the edge of Hopper’s sleeve as he sidestepped to avoid it.

He lunged toward the gun once more, but before he could reach it, the door flew open and a police detachment charged into the room. A lieutenant looked about.

“No use taking chances, Sergeant,” he said. “They might have cooled you before we could get in. But it’s okay now. The steno got everything down. With that record and the identification given by Dora Carston we won’t have any trouble sticking them for the murder of that retired plumber who fell for their first mortgage fraud.”