

The opening of an office for the solicitation and acceptance of deposits is the maintaining of an office or branch for conducting a part of the business of an association.

If an association may open an office for the solicitation and acceptance of deposits without the approval of the superintendent of building and loan associations, for the reason that it does not transact all the business of an association, it could also open a separate office in the same community, which office would not receive deposits but would only receive applications for loans and grant same without the approval of the superintendent of building and loan associations.

It is therefore my opinion that the opening of an office for the purpose of soliciting and receiving deposits in a different locality from the office of the association, is the establishing of more than one office or maintaining a branch, and as such is subject to the approval of the superintendent of building and loan associations under section 9643-4 G. C.

Respectfully,  
C. C. CRABBE,  
*Attorney General.*

761.

ABSTRACT, STATUS OF TITLE, NORTH HALF OF LOT 31 HAMILTON'S  
SECOND GARDEN ADDITION, COLUMBUS, OHIO.

COLUMBUS, OHIO, September 21, 1923.

HON. CHARLES V. TRUAX, *Director of Agriculture, Columbus, Ohio.*

DEAR SIR:—An examination of an abstract of title submitted by your office to this department discloses the following:

The abstract under consideration was prepared by Adolph Haak & Company, abstracters, August 10, 1905, and continuations made thereto as follows: By Robert J. Beatty, September 11, 1908; by J. H. Graves, abstracter, June 10, 1913; Eugene Morgan, attorney, December 8, 1913; and E. M. Baldridge, attorney, September 8, 1923. The above abstract pertains to the following premises:

Being the north half of Lot 31 of Hamilton's Second Garden Addition to the city of Columbus, Ohio, as the same is numbered and delineated on the recorded plat thereof, recorded in Plat Book 7, page 186, Recorder's office, Franklin County, Ohio, saving and excepting therefrom six feet off the rear end thereof reserved for the purpose of an alley.

Upon examination of said abstract, I am of the opinion same shows a good and merchantable title to said premises in Lloyd L. Jones, subject to the following exceptions:

The release of the mortgage shown at section 8 of the first part of the abstract is in defective form, but as the note secured by the mortgage has been long past due, no action could be maintained upon same. The release shown at section 14 is also defective but shows that the notes secured by the mortgage were undoubtedly paid.

The abstract here under consideration nowhere shows restrictions as mentioned in the numerous other abstracts that have been examined with reference to other adjoining lots, and while the restrictions do not appear in this abstract, it is no doubt

an oversight on the part of the abstractor, and the lot under consideration is undoubtedly restricted in the same manner as the numerous adjacent lots of the same addition.

It is also noted that the deed shown at section 3 of the last continuation does not indicate whether the grantor, Lucy Nichols, is married or single. This deficiency has been satisfactorily covered by an affidavit. This has been inserted in the last continuation.

The abstract states no examination has been made in the United States District or Circuit Courts, nor in any subdivision thereof.

Taxes for the year 1923, although as yet undetermined, are a lien against the premises. There is also a balance of assessments for the improvement of Clara Street, amounting to \$56.94, the next installment of which, amounting to \$14.24, with interest, will be due in December, 1923.

It is suggested that the proper execution of a general warranty deed by Lloyd L. Jones, and wife if married, will be sufficient to convey the title to said premises to the State of Ohio when properly delivered.

Attention is also directed to the necessity of the proper certificate of the Director of Finance to the effect that there are unincumbered balances legally appropriated sufficient to cover the purchase price before the purchase can be consummated.

The abstract submitted is herewith returned.

Respectfully,  
C. C. CRABBE,  
*Attorney-General.*

762.

ABSTRACT STATUS OF TITLE NORTH HALF OF LOT 81, HAMILTON'S  
SECOND GARDEN ADDITION, COLUMBUS, OHIO.

COLUMBUS, OHIO, September 22, 1923.

HON. CHARLES V. TRUAX, *Director of Agriculture, Columbus, Ohio.*

DEAR SIR:—An examination of an abstract of title submitted by your office to this department discloses the following:

The abstract under consideration was prepared by Adolph Haak & Company, Abstracters, August 10, 1905, with continuations made thereto as follows: by The Poste Abstract & Title Co. on October 17, 1910; by Lemuel D. Lilly, Attorney, on February 11, 1914; and by E. M. Baldrige, on September 18, 1923. The above abstract pertains to the following premises:

Being the north half of Lot 81 of Hamilton's Second Garden Addition to the city of Columbus, Ohio, as the same is numbered and delineated on the recorded plat thereof, recorded in Plat Book 7, page 186, Recorder's Office, Franklin County, Ohio, saving and excepting therefrom six feet off the rear end thereof reserved for the purpose of an alley.

Upon examination of said abstract, I am of the opinion same shows a good and merchantable title to said premises in Lydia Schaffer, subject to the following exceptions: