

Reborn as a Landlord

Chapter 10: Chapter 5 Usury - Contract_2

Manman thought for a moment, then walked towards Lady He.

"Second Sister." Lian Xiaoqi took Manman's hand. Lady He was a fierce and unreasonable person, and Second Sister was usually afraid of her. How come she was taking the initiative to approach Lady He today?

"Second Aunt." Manman came to Lady He's side. Since Lian Xiaoqi was holding her hand and didn't let go, she was also pulled along.

Lady He didn't even lift her eyelids and responded indifferently.

"I just didn't understand the conversation in the Old Master's room. Sister Huahua said she would pay back the money she borrows later."

"Who else would pay it back if not her?" Lady He said irritably, "She's the one who caused all this trouble."

"But once Sister Huahua marries into the Song Family, she becomes one of them. Today, it's the Lian Family that wants to borrow money. When Sister Huahua leaves and lives in the big house, if people demand repayment for the Lian Family, what happens then? We have houses and land here, so will they come to us for money, or will they seek Sister Huahua?"

Lady He's eyes swiveled thoughtfully.

"Eldest Aunt sure knows how to persuade people. She never loses out and always makes others take the loss." Manman added.

"That's true. We really have to guard against that little wretch refusing to acknowledge her debts." Lady He's face immediately grew long, and she turned to go into the Upper Room to drag Lian Shouyi out. The couple went into the east wing and closed the door behind them to talk.

With her objective achieved, she would act according to the situation when the time came. She couldn't afford to lose her place of security so soon after arriving in this world. Moreover, regarding the selling of her, the couple of the Lian Shouxin were at fault, but the several children, like her, had no say and couldn't be left to be sold off or to beg on the streets.

Old Master Lian, let me help you guard your houses and land. Manman clenched her fist secretly.

"Second Sister..." Lian Family's Xiaoqi looked up at Manman as if he wanted to say something.

"Shh..." Manman immediately made a silencing gesture to Xiaoqi.

"Second Sister, I understand, I won't talk." Xiaoqi quickly said.

Manman scrutinized Xiaoqi carefully, the child was robust, but she wondered what he really understood.

After roughly a tea break, Shouren returned with Old Jin.

Manman hurriedly followed them into the Upper Room.

"The Scholar mentioned that my older brother wishes to borrow money, so I rushed over to receive older brother's instructions." Old Jin, wearing brown silk straight robes, with a prominent belly, seemed to be just over fifty years of age, smiled and spoke to Old Master Lian as he entered.

A usurer with an amiable demeanor and a smiling face! Manman thought to herself, wondering if he wore the same expression when collecting debts.

Old Master Lian asked Old Jin to sit on the kang.

"The Scholar said that my older brother intends to borrow five hundred taels of silver. Coincidentally, I've just collected a debt, and after pooling some funds together, I have exactly the amount. Since it is urgent, how about I bring the silver over to my older brother shortly?"

"Old Jin, I have never borrowed money from you before. Tell me, how do you calculate the interest?" Old Master Lian asked.

"I have several types of contract papers here; it depends on how long oldest brother wants to borrow the money. It's all sitting interest, ranging from three tenths to five tenths per month. We're all neighbors, and oldest brother has never asked me for a loan before, so I'll just ask for two tenths of interest from you. This has never happened before," Old Jin said, chuckling about the way he did business. "If it's more than a month, the interest compounds, which is the rule of the business, and there's nothing I can do about that. However, if oldest brother plans to borrow for a longer period, say a year, then it'll be lamb interest, borrow one and repay two."

Manman was somewhat taken aback upon hearing this. The so-called sitting interest meant that if you borrowed five hundred taels of silver, the Lian Family would only

receive four hundred and fifty taels upfront, and at the end of the month, the principal and interest would be calculated based on five hundred taels. At two tenths interest, after one month, one would have to pay back a whole six hundred taels, and if one couldn't pay by that month, for the next month, six hundred taels would be taken as the principal, resulting in an obligation of seven hundred and twenty taels, and so on. It was interest compounding upon interest, like a tumbling donkey. With lamb interest, for a one-year period, you'd receive four hundred and fifty taels but have to repay one thousand taels of silver.

"Oldest brother, five hundred taels is no small sum. For others, I would only lend for a month and require a mortgage of houses and land. But for you, oldest brother, I have no concerns. I trust you. One year or even two is fine. What do you plan to do, oldest brother?" Old Jin said, smiling slyly.

This calculation, Manman could compute, and Old Master Lian, who had been a shopkeeper for decades, also clearly understood, so naturally, his expression was not a pleasant one.

"Shouren, how many months will it take to pay back this money?" Old Master Lian asked Shouren.

"After the autumn harvest is complete and the Song Family comes to fetch their bride in September, we probably won't be able to repay until after the New Year. Dad, let's just borrow it for a year," he said.

Now it was August, and by the end of the year, which was four months away, they would have to repay more than a thousand taels of silver given the monthly rate, so it was more reasonable to just count it as a year.

"Not even after three months?" Old Master Lian asked. He too was very meticulous with his calculations; if it were three months, they would only need to repay just over eight hundred taels of silver.

"Dad, it's better to have a few extra months of leeway," Shouren said.

Upon hearing Shouren speak this way, Old Master Lian stopped talking.

Old Jin, observing the situation, pulled out a dual-copy contract from his chest.

"Scholar sir, the contract here is written for six hundred taels. Please review it, oldest brother," he said.

Old Master Lian took the contract and examined it carefully.

"If there's no problem, oldest brother, let's sign our names and make our marks. Then, Scholar sir and I can go withdraw the silver," Old Jin suggested.

"No problem, no problem," Shouren hurriedly agreed.

Old Jin then pulled out a box of ink paste, smiling as he passed it along. Since he was next to Shouren, the ink box reached him first. Shouren recoiled as if he'd seen a venomous snake, hastily leaning back but extending his hand to support Old Jin's hand toward Old Master Lian.

Manman watched from the sidelines with cold eyes, thinking to herself, Shouren is absolutely not to be trusted. To wait for Shouren or Huahua to repay the money was very risky.

Damn it, why was there still no word from Lady He?

"Dad, wait a moment," just then, the curtain was lifted, and He Shouyi and Lady He entered hurriedly.

"What is it?" Old Master Lian asked, as his finger was already coated with ink paste, looking up.

"Dad, this contract needs to be sealed by Huahua's handprint," he said.

Manman pursed her lips and slightly narrowed her eyes.