No 25.

After an adjudication, the lands are not redeemable, except upon payment of the accumulate fum, with the interest due upon it. Posterior adjudgers, after year and day, carry nothing but this right of redemption, and the ranking and sale of the estate does not vary their interests.

In the case, 30th November 1680, Earl of Panmure, the penalty was exorbitant, being beyond what was stipulated in bonds at that time; and, in the late case of Sir Hugh Hamilton, several nullities were objected to the adjudication.

By the Civil Law, there was no modification of conventional penalties, as being introduced in order to liquidate the *interess*. Penalties in bonds were introduced for the same reason: And, though in practice, they are restricted to the expence, where the debtor only fails in payment at the day; yet, if the creditor is obliged to adjudge, the penalty cannot be restricted; because the creditor is obliged to take land for his money; which is the reason given in the act of Parliament 1672; and, in a case, 30th June 1737, Watson of Saughton against James Baillie, (See Adjudication upon act 1672); the Court sound, That a special adjudication could not be redeemed, but upon payment of a fifth part more.

It is difficult, if not impossible, to determine the damage which a creditor may sustain by being obliged to take land for his money, or to wait the event of a ranking and sale; but it is proper that a general rule should be established, of allowing, in such cases, a certain proportion of the debt in name of penalty. In some cases, this penalty may not be equivalent to the creditor's loss; in other cases, it may exceed it; but this is of less consequence, than to sollow a different rule for each particular case.

"THE LORDS found, That John Gordon must be ranked for his whole accumulate sum, including the penalty; reserving the restriction of the penalty, till the making out the scheme of division, that the creditors are to draw their money."

Reporter, Lord Justice Clerk. For the Creditors, Fergusson. Alt. Johnstone, Burnett, Fac. Col. No 50. p. 82. (Sir Wm Pultney.)

1762. February 25. DAVID M'GUFFOCK against DAVID EDGAR.

In the year 1733, John M'Kill granted an heritable bond upon his lands of Cleugh, to George M'Millan, for the sum of 4000 merks, redeemable for payment of principal and interest, and bearing this clause, 'The said John M'Kill and his foresaids, always premonishing the said George M'Millan and his foresaids, when the said money is to be paid, sixty days before the term, by a notary before two witnesses, as effeirs; and the said George M'Millan likewise premonishing the said John M'Kill and his foresaids, in the terms abovementioned, when the said money, principal, penalty, and annualrent, are to be required.'

No. 42.
A bond contained a clause, flipulating notorial requisition before demanding payment. No requisition was made before adjudging. The adjudication

No 42. found ineffectual.

Adjudication was led upon this bond; but requirition against the debtor was not used previous thereto. The summons of adjudication was called in the year 1742, but decreet did not go till the year 1745.

In a question betwixt David M'Gussock assignee to M'Millan, institing for the accumulations in the adjudication, and David Edgar, disponee of M'Kill, who had paid up the principal sum and interest; it was objected for David Edgar, That the adjudication was inessectual, in respect no requisition was used previous to it.

It was answered for M'Guffock, The reason why the requisition was stipulated and required, is, that the debtor might not be taken unawares, but might have sixty days to prepare the money for his creditor. Now, in the present case, the debtor had full time to prepare his money, not fraty days, but three years; there being this distance of time betwixt the summons and decreet of adjudication.

THE LORDS affoilzied Edgar.

For M'Guffock, J. Dalrymple.

Alt. Crasbie.

Fol. Dic. v. 3. p. 7. Fac. Col. No 82. p. 180.

1784. February 4.

The Apparent Heir of John Porteous of Glenkirk, against Sir James Nasmith.

JOHN PORTEOUS, of Glenkirk, possessed lands, belonging to the Earl of Selkirk, for seven years, under a tack; and he continued in possession two years longer, by tacit relocation.

The Earl, being, at the fame time, creditor, by bond, to John Porteous, deduced an adjudication of his lands; in which the nine years tack-duties, and the fum contained in the bond, were accumulated together in the fame decerniture.

Sir James Nasmith acquired right to this adjudication; against whom it was objected, that no decreet of constitution had been obtained, in order to ascertain the tack-duties due to the adjudger. Erskine, book 2. tit. 12. § 4.

THE LORDS were clearly of opinion, That, to the extent of the rents due by the contract of lease, the debt was liquidated, with sufficient precision, by the lease itself; and that it was competent to the landlord to adjudge for such, without the formality of a decreet of constitution, in the same manner as it was to a creditor, by bond, to adjudge for bygone annualrents.

With regard to the tack-duties of those years, however, during which the debtor had possessed by tacit relocation, their opinion was different; because the adjudication was, in this respect, altogether unwarranted by any voucher, and therefore equally exceptionable as if no debt had been due. The effect of this informality, it was farther observed, was a total nullity in the adjudication, and not merely a restriction as to the tack-duties of the two years; which last would have taken place, if the different sums, instead of being accumulated, had been separately decerned for.

No 43. An adjudication, led for bygone rents, without a previous decree of conflitution, fet afide, both as. to these rents, and as to the whole other fums adjudged for, which had been accumulated into one fum, without distinction.