

of even date herewith by said mortgagors payable six months after date and made payable to the said Commercial State Bank of Frederick, Maryland, or order, or any renewal of said note at maturity and comply with all the covenants in this mortgage, then this mortgage shall be void, otherwise to be in full force and effect. And the said Mortgagors covenant to keep the improvements on said ground fully insured from loss by fire, pay the premiums of insurance and assign the policy of insurance to the said Bank, and to pay all taxes on the real estate hereby conveyed. And they further covenant that should they fail in paying the said taxes and said premiums and the said Bank should pay the same, then the amount of the taxes so paid and premiums so paid, with interest thereon, shall be a lien on the mortgaged property as though included in the first instalment in the mortgage itself.

Provided that if default shall be made by the said mortgagors in the payment of the said promissory note at maturity, with interest due thereon, or of any renewal or renewals thereof, with interest due thereon, or if default shall be made in the performance of any of the covenants in this mortgage, then it shall be lawful for Hammond Clary, Cashier of said Bank, or any assignee of this mortgage, to enter and possess and sell the said mortgaged premises on the said premises or in front of the Post Office in said town of Brunswick, at public auction for cash, after giving at least three weeks public notice of the time, place, manner and terms of sale in some newspaper published in Frederick County at least once a week for three successive weeks prior to the day of sale, and to apply the proceeds of such sale to the payment of all expenses attending said sale, including Court costs, the usual chancery commissions, all counsel fees of the mortgagee or assignee and then to the payment of the said promissory note, with interest due thereon, or any renewal or renewals thereof, with interest due thereon, and to pay the amount of the taxes and insurance premiums paid by the said Bank, with interest thereon from the time the said taxes and premiums were paid, and to pay the surplus to the said mortgagors as their interest in said surplus may be, and in case payment should be made after advertisement under said power, then accrued expenses and only half commissions shall be paid by the said mortgagors.

Witness our hands and seals.

Witness; Ernest C. Webb.

H. Dorsey Etchison (seal)
Trustee.

Marie B. Lemen (seal)
Widow.

State of Maryland, Frederick County, to-wit;

I hereby certify, That on this 3rd day of April, 1916, before me the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, personally appeared H. Dorsey Etchison, Trustee, and Marie B. Lemen, widow, of Frederick County, Maryland, and did each acknowledge the above and foregoing mortgage to be their respective act and deed, And at the same time personally appeared before me Hammond Clary, Cashier and Agent of the said Commercial State Bank of Frederick, Maryland, and made oath in due form of law that the consideration in the said mortgage is true and bona fided as therein set forth and the said Hammond Clary, Cashier, and agent of the said Bank, also made oath in due form of law, that he has not, nor has the said Bank, required the mortgagors, their agent or attorney, or any person for the said mortgagors, to pay the tax levied upon the interest covenanted to be paid in advance, nor will he, nor will said Bank require any tax levied thereon to be paid by the mortgagors or any person for them during the existence of this mortgage, and he further made oath in due form of law that he is the Cashier and agent of said Bank and authorized to make this affidavit.



Witness my hand and seal.

Ernest C. Webb
Notary Public.