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EXHIBIT NO. "2"

At the request of The Frederick-Town Savings Institution the following Mortgage is received for record and recorded January 26th, 1915, at 3.20 O'clock P.M. Test;- Harry W. Bowers, Clerk.

THIS MORTGAGE. Made this 26th day of January, in the year Nineteen Hundred and fifteen, by Grover N. Carpenter and Katie F. Carpenter, his wife, residents of Frederick County, in the State of Maryland; WITNESSETH;- that whereas the said Grover N. Carpenter and Katie F. Carpenter, his wife, now stand indebted to The Frederick-Town Savings Institution, a body corporate of the State of Maryland, in Frederick County, in the sum of two thousand dollars (\$2000.00) upon their joint and several promissory note of even date herewith, payable to the said The Frederick-Town Savings Institution, or order, six months after date, and for the better securing the payment of the said promissory note at maturity, or of any other note or notes that may from time to time be given hereafter in renewal of the same, or any part thereof, we, the said Grover N. Carpenter and Katie F. Carpenter, his wife, have agreed to execute this Mortgage.

Now, Therefore, in consideration of the premises, and the sum of One Dollar, current money, paid by the said The Frederick-Town Savings Institution, to the said Grover N. Carpenter and Katie F. Carpenter, his wife, before the delivery of this Mortgage, the receipt of which is hereby acknowledged, we, the said Grover N. Carpenter and Katie F. Carpenter, his wife, do hereby grant in fee simple to the said The Frederick-Town Savings Institution, all the following described piece and parcel of land, together with the buildings and improvements thereon, and the rights and ways thereunto belonging, situate, lying and being in Frederick County, State of Maryland, and described as follows; Consisting of all those pieces and parcels of land and all improvements thereon situated in Mount Pleasant District, in Frederick County, Maryland, containing 116 acres, 1 rood and 20 square perches of land, more or less, and being the same real estate as described in the deed from Ariana N. Erb to Grover N. Carpenter, dated September 24th, 1914, and recorded in Liber H.W.B. No. 310, folio 255, one of the Land Records of Frederick County, Maryland, and being the same real estate as described in the Deed from Philip M. Griffith to Ariana N. Erb, dated November 10th, 1911, and recorded in Liber H.W.B. No. 298, folio 359, one of the Land Records of Frederick County, Maryland, and being the same real estate the half interest in which was conveyed by Charles O. Griffith and Edna G. Griffith, his wife, to Philip M. Griffith by Deed dated November 4th, 1911, and recorded in Liber H.W.B. No. 298, folio 358, one of the Land Records of Frederick County, Maryland, and being the same real estate as described in the Deed from Glenn H. Worthington and Milton G. Urner, Jr., Trustees in No. 8725 Equity, to Philip M. Griffith and Charles O. Griffith, dated November 1st, 1911, and recorded in Liber H.W.B. No. 298, folio 357 etc., one of the Land Records of Frederick County, Maryland.

PROVIDED that if the said Grover N. Carpenter and Katie F. Carpenter, his wife, their heirs or executors, administrators, or assigns shall pay to the said The Frederick-Town Savings Institution, or order, the promissory note aforesaid at maturity, or shall pay any renewal thereof when such renewal note shall mature and be payable and keep all the covenants herein on the part of said mortgagors agreed to be performed, then this mortgage shall be void.

And provided, that until default be made in the payment of the promissory note aforesaid at maturity, or of any renewal thereof when such renewal note shall mature and be payable, or until default be made in any covenant herein contained, the said Grover E. Carpenter and Katie F. Carpenter, his wife, shall possess the mortgaged premises as of their present estate therein.

And Provided, That if default shall be made in the payment of the promissory note aforesaid at maturity, or if renewed default shall be made in the payment of any note or notes in renewal thereof, when the same shall mature and become payable, then it shall be lawful for Jacob Rohrbach of Frederick, Maryland, or in the event of his death, declination or inability from any cause then for J. Marshall Miller of Frederick, Maryland, as trustee, or in case of their, or his death, or