

EXHIBIT "A"

At the request of The New Windsor State Bank the following Mortgage is received for record and recorded Mar. 2, 1940 at 11:25 o'clock A. M.

Test: Ellis C. Wachter, Clerk



This MORTGAGE, made this 1st. day of March, in the year Nineteen Hundred and Forty, by James Challis and Gladys Phillips Challis, his wife, of Frederick County, State of Maryland.

W I T N E S S E T H :

Whereas the said James Challis and Gladys Phillips Challis, his wife, now stand indebted unto The New Windsor State Bank, a corporation of the State of Maryland, in the sum of Two Thousand, Five Hundred Dollars (\$2,500.00), evidenced by their promissory note of even date herewith, payable to the order of The New Windsor State Bank one year after date, with interest from date at five per cent (5%) per annum payable quarterly, and, wishing to secure the punctual payment of said debt and the interest thereon to accrue, or any renewal or replacement thereof, by the execution of this mortgage conveying the real estate hereinafter described.

NOW, THEREFORE, in consideration of the premises and the sum of One Dollar (\$1.00) paid by the said mortgagee before the execution and delivery of this mortgage, the receipt of which is hereby acknowledged, we, the said James Challis and Gladys Phillips Challis, his wife, do hereby grant and convey in fee simple unto The New Windsor State Bank, a corporation of the State of Maryland, its successors and assigns, all that tract or parcel of land containing 70-3/4 Acres and 14 Square Perches of land, more or less, situate, lying and being near Oak Orchard in Linganore District, Frederick County, Maryland, and which was conveyed unto the said James Challis and Gladys Phillips Challis, his wife, as tenants by the entirety, by deed executed by Jesse E. Wetzel and Emina D. Wetzel, his wife, et al., said deed bearing even date with this mortgage and intended to be recorded among the Land Records of Frederick County prior to or simultaneously with the recording of these presents, as by reference thereto will more fully and at large appear.

TOGETHER with all buildings, improvements, rights, ways, waters,