

which said deed is made a part hereof as fully as if the same were herein incorporated.

Provided that if the said James N. Drayton and Olivia A. Drayton, his wife, shall pay to the said Cora M. Staley, said sum of \$700.00 and the interest thereon when due according to the tenor of said promissory note, then this mortgage shall be void.

And the said Mortgagors hereby covenant with said Mortgagee that they will pay said sum of \$700.00 when due and payable according to the terms of said promissory note,

But if default shall be made in the payment of said promissory note, at maturity, or of the interest thereon when due and payable according to the terms thereof, then it shall be lawful for the said Cora M. Staley, her personal representative, or assigns, to sell the said mortgaged property at the court house door, in Frederick City, Maryland, for cash, after having given at least three weeks notice of such sale by advertisement in some newspaper published in said Frederick County, Maryland, setting forth the time, place, manner and terms of sale, and the proceeds arising therefrom shall be applied first to the cost and expense of such sale, including the usual chancery commission and reasonable counsel fees to the person making such sale; secondly, to the payment in full of the mortgaged debt and the interest thereon, and the surplus, if any, pay over to the said James N. Drayton and Olivia A. Drayton, his wife.

And the said Mortgagors hereby covenant with said Mortgagee that that they will insure, and during the existence of this mortgage keep insured the buildings on said mortgaged property in some safe and reliable insurance company, and that they will have said policy of insurance so indorsed as that in case of loss or damage by fire the same shall inure to the benefit of said Mortgagee.

And it is further agreed that if the said Mortgagors fail to pay the premiums of said insurance policies, as well as all taxes, public charges levied against said property, and the Mortgagee pay the same, the amount so paid by said Mortgagee shall become a part