

the amount of the premiums so paid with interest thereon, shall be a lien on the mortgaged property, as though included in the first instance in the mortgage itself. Provided that if default shall be made by the said Mary J. Thomas and John M. Thomas, her husband, in the payment of the said promissory note at maturity, or of any renewal thereof at maturity, or if default shall be made in the performance of any of the covenants in this Mortgage, then it shall be lawful for the said William H. Nicodemus, Secretary of the said Franklin Savings Bank of Frederick, or the assignee of this mortgage to enter and possess and sell the said mortgaged premises at Urbana, in Frederick County, Maryland, at public auction for cash, or one half cash and the residue in six months from the day of sale at the option of William H. Nicodemus, Secretary of the said Savings Bank, or the Assignee of this mortgage, 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 the sale thereof to the payment of all expenses attending said sale, including Court costs, the usual Chancery commissions, all counsel fees of the mortgagee, and then to the payment of the said promissory note with the interest thereon, that is due, and unpaid, or to the payment of the last renewal note of the said promissory note with the interest or said renewal note that is due and unpaid, and to pay the amount of the taxes and the amount of the premiums of insurance paid by the said Savings Bank, with interest thereon from the time the said taxes and said premiums^{were}/paid, and to pay the surplus to the said Mary J. Thomas.

Witness our hands and seals.

Mary J. Thomas (SEAL)

Test: Geo. W. Heinlein

John M. Thomas (SEAL)

State of Maryland, Frederick County, to-wit:

I hereby, that on this 17th day of August, in the year 1903, before the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, personally appeared Mary J. Thomas and John M. Thomas, her husband, and did each acknowledge the foregoing Mortgage to be their respective act. And at the same time personally appeared before me, William H. Nicodemus, the Secretary and Agent of the said Franklin Savings Bank of Frederick, and made oath in due form of law that the consideration in the said mortgage is