

"EXHIBIT NO. 3"

At the request of Walkersville Savings Bank the following Mortgage is received for record and recorded February 26th 1924 at 2.15 O'Clock P. M.

Test:-Eli G. Haugh, Clerk.

This MORTGAGE, Made this 20th day of February in the year nineteen hundred and twenty four, by Charles M. Wilhide, widower, of Frederick County, State of Maryland,

WITNESSETH:-

That whereas the said Charles M. Wilhide, now stands indebted unto the Walkersville Savings Bank of Frederick County, Maryland, a body corporate, in the sum of Seven Hundred Dollars (\$700.00) upon his promissory note of even date herewith, payable to the order of the said Walkersville Savings Bank of Frederick County, Maryland, six months after date, and for the better securing the payment of said promissory note at maturity, and for the further consideration of the sum of One Dollar (\$1.00) paid by the said Walkersville Savings Bank of Frederick County, Maryland, to the said Charles M. Wilhide, I, the said Charles M. Wilhide, do hereby grant, in fee simple, unto the Walkersville Savings Bank of Frederick County, Maryland;

All that lot or parcel of land situate, lying and being in the village of Walkersville on the south east side of Frederick Street, formerly designated the Woodsboro and Frederick turnpike road, being the same lot or parcel of land which was conveyed to the said Charles M. Wilhide by Elizabeth A. Winebrenner, widow, by deed bearing date of January 20, 1908, and recorded in Liber S.T.H. No. 282, folio 149 one of the Land Records of Frederick County, Maryland.

Together with all and singular the buildings and improvements thereon and all the rights, ways, privileges and appurtenances thereunto belonging or in any wise appertaining.

Provided, that if the said Charles M. Wilhide, his personal representatives or assigns, shall pay the said promissory note at maturity, with all interest due thereon, and shall perform each and every covenant in this mortgage contained, this this mortgage shall be null and void. And further provided, that until default be made in the payment of the promissory note aforesaid at maturity, the said Charles M. Wilhide