

then the party or parties rightfully so advertising the same shall be entitled to one-half the commissions above provided, computed on the amount of the debt hereby secured and remaining unpaid, together with a reasonable counsel fee, expenses of advertising and other legal costs, and the said mortgagors for themselves and for their successors and assigns, do further covenant to insure and pending the existence of this mortgage to keep insured the improvements on the hereby mortgaged land to the amount of at least FOUR THOUSAND (\$4000.00) DOLLARS, to cause the policy to be so framed or endorsed as in case of fire, to enure to the benefit of the said mortgagee and its assigns to the extent of its or their claim or lien hereunder.

And if the said mortgagors and their successors do not pay the premiums on said insurance policies when due, or the taxes on said property, then the said mortgagee or its assigns are hereby authorized to pay the same and the amount so paid, with interest thereon, shall be a lien on said mortgaged property as though included in the first instance in the mortgage itself.

IN TESTIMONY WHEREOF WITNESS OUR HANDS AND SEALS ON THE DATE

ABOVE WRITTEN.

WITNESS:

*Howard F. Donnelly*   
Howard F. Donnelly

*Virgie A. Donnelly*   
Virgie A. Donnelly

*Calvin S. Lohr*  
CALVIN S. LOHR

STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 19<sup>th</sup> day of August, 1946, before me, the subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared Howard F. Donnelly and Virgie A. Donnelly, his wife, and did each acknowledge the above and foregoing mortgage to be their respective act. At the same time also personally appeared James K. Gray, Vice-President and Agent of The Thurmont Bank, a body corporate, mortgagee, and made oath in due form of law that the consideration mentioned and expressed in the foregoing mortgage is true and bona fide as therein set forth. And the said James K. Gray further made oath in due form of law that he is the Vice-President and Agent of said The Thurmont Bank, a body corporate, qualified and authorized to