

appointment of said Trustee, to sell the property and premises hereby mortgaged at The Thurmont Bank, in Thurmont, Frederick County, Maryland, by public auction for cash, after having first given at least twenty days notice of such sale inserted in some newspaper published in Frederick County, of the time, place, manner and terms of sale, and such other notice as said trustee may think proper, and to apply the proceeds of such sale to the payment in the first place of all costs, charges and expenses attending such sale, including reasonable commissions and counsel fees and then to the payment of the promissory note aforesaid, or renewal thereof, with all interest due thereon, and the surplus, if any, to pay the same to the said John R. McClain and Annie B. McClain, ^{his} hi/wife, their heirs or assigns. And the said John R. McClain and Annie B. McClain, his wife, covenant first, that they will keep an insurance on the buildings on the property hereby mortgaged to the extent of at least One Thousand Dollars, and that they will have the policy or policies so indorsed that in the event of a loss by fire the insurance shall be payable to the said Mortgagee as its interest may appear, and upon the failure to pay any insurance premium when the same becomes due the said Mortgagee is authorized to pay the same and make it part of the aforesaid mortgage and chargeable against the property hereby mortgaged. And second that they will pay the costs and counsel fees which The Thurmont Bank, its successors or assigns may be charged for the collection of this debt, and chargeable against the property hereby mortgaged.

WITNESS OUR HANDS AND SEALS.

John McClain (SEAL)

Test: Earl T. Kelbaugh

Annie B. McClain (SEAL)

State of Maryland, Frederick County, to-wit:

I hereby certify that on this 3rd day of April, A. D., 1920, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, personally appeared John R. McClain and Annie B. McClain, his wife, and did each acknowledge the foregoing mortgage to be their respective act; and at the same time personally appeared John G. Jones of The Thurmont Bank, Mortgagee, and made oath in