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"EXHIBIT NO. 1"

MORTGAGE

THIS MORTGAGE, Made this Ninth day of January in the year 1920 by us, Marion Alonzo Norris and Mary Rosa Norris his wife, both of Frederick County, Maryland

WITNESSETH That in consideration of the sum of One Hundred and Seventy-five dollars now due from said Marion Alonzo Norris and Mary Rosa Norris his wife to the COMMERCIAL STATE BANK OF FREDERICK, MARYLAND, a body corporate, we the said Marion Alonzo Norris and Mary Rosa Norris his wife do grant and convey unto the said COMMERCIAL STATE BANK OF FREDERICK, MARYLAND, and its assigns, in fee simple, all the following described tract or parcel of land, situate near the village of Knoxville, in said Frederick County, Maryland, and contained within the following bounds: Beginning at an elm tree, in the side of a rice and in the dividing line between the land of Charles A. Rice and the land herein described, and running thence with compass bearings of a survey of October 30, 1909 - S 79° E, four and two fifths perches, to a branch, then with the center of said branch S 12½° W, fifteen perches to the center of the public road leading East from Knoxville, then with said road N 82½ W. 10½ perches to the center of a branch, then with the aforesaid division line N. 32° E, seventeen perches to the beginning, containing One hundred and ten (110) square perches of land, more or less, and being the same property which is described in a deed from Charles E. Radley and Anna E. Radley his wife to the above named Marion Alonzo Norris and Mary Rosa Norris his wife, said deed bearing date December 31st A.D. 1912, and duly recorded in Liber H.W.B. No 307, folio 70, one of the Land Records of said Frederick County, Maryland, or by reference to which deed, a full description of said land hereby conveyed, will appear.

Together with all buildings, improvements, rights, ways, easements and appurtenances whatsoever thereunto belonging.