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Liber 545, at folio 12, one of the Land Records of Frederick County, and in the deed from Annie V. Smith, the said Grantor herein to the said Benjamin Benjamin A. Mock and Doris M. Mock, his wife, of even or prior date herewith and intended to be recorded among the Land Records of Frederick County immediately prior to the recording of this mortgage.

TOGETHER with all the buildings and improvements thereon and all the rights, ways, roads, waters, privileges and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the above described piece or parcel of land and premises unto and to the proper use and benefit of said mortgagee, her heirs, successors and assigns, forever, in fee simple.

PROVIDED, if the said mortgagor^s, their heirs, successors or assigns, shall pay to the said mortgagee, or order, the obligations aforesaid at maturity and the interest thereon, or shall pay any renewal thereof when such renewal note shall mature and be payable and the interest thereon, and keep all the covenants herein on the part of the said mortgagor^s agreed to be performed, then this mortgage shall be void.

AND PROVIDED, until default be made in the payment of the money & obligations aforesaid at maturity, and the interest thereon, or of any renewal thereof when such renewal shall mature and be payable, and the interest thereon, or until default be made in any covenant herein contained, the said mortgagor^s shall possess the mortgaged premises as of their present estate therein.

AND THE said mortgagor^s for themselves and their personal representatives, heirs, successors and assigns, do expressly covenant and agree with the said mortgagee;

THAT they will pay the indebtedness as hereinbefore provided;

THAT they will pay all taxes, assessments, water rent, public dues and charges of every kind, levied, assessed or incurred, or to be levied, assessed or incurred when legally due, together with insurance premiums herein required to be paid on the property hereby mortgaged;

THAT they will keep during the continuance of this mortgage the buildings erected on the said mortgaged premises insured against loss with fire insurance and extended coverage, for a sum of not less than \$10,000.00, in some safe and reliable insurance company, paying the premiums and assessments thereon as they fall due and become payable, and that they will maintain and deliver to the mortgagee the said policy of insurance and any other insurance which the mortgagor^s may carry upon the premises, and cause the same to be made payable to the said mortgagee for her benefit in case of loss or damage by fire or other casualty covered by said insurance; and the said mortgagor^s further in like manner covenant and agree that should they fail in any of these particulars, and the said mortgagee pay the premiums and assessments necessary to keep said policy or policies of insurance in force, the same so paid, with interest thereon, shall be a lien on the said mortgaged property as though included in the first instance in this mortgage itself.

AND the said mortgagor^s further covenant to commit or suffer no waste, impairment or deterioration of said mortgaged property or any part thereof, and further covenant to keep the premises hereby mortgaged in good tenantable repair, in the judgment of the said mortgagee, her personal representatives, heirs, successors or assigns, and any failure in either of these respects shall constitute a default herein.

THAT if default shall be made in the payment of the money & obligations aforesaid at maturity, and the interest thereon, or any installment of principal or interest, or in the payment of any renewal in whole or in part or the interest thereon, when the same shall mature and become payable, or in the performance of any covenant herein contained, then it shall be lawful for the mortgagee, or her personal representatives, successors, or assigns, or to sell the said property and premises hereby mortgaged or so much thereof as may be necessary to satisfy and pay said debt, interest and all costs incident to said sale, at the Court House door in