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Rec'd for Record Sept. 8 1976 10/10/76 c/c A.M. Same Day Recorded & Ex'd per Charles C. Keller, Clk. 74. 26, 70 Equity
Filed Nov. 26, 1976

MORTGAGE

THIS MORTGAGE, made this 5th day of September in the year 1975 by and between Gary N. Lewis and Linda Ann Lewis, his wife, of Frederick County, in the State of Maryland

first part, hereinafter called "mortgagor," and First Federal Savings and Loan Association of Hagerstown, a body corporate, of Washington County, in the State of Maryland, party of the second part, hereinafter called Mortgagee. WITNESSETH:

WHEREAS, the said mortgagee has this day loaned to the said mortgagor, the sum of (\$ 15,000.00 -----Fifteen Thousand and no/100-----

Dollars, the receipt of which is hereby acknowledged by the mortgagor, the same being part of the purchase money of the hereinafter described real estate, which said sum the mortgagor covenants to repay in installments with interest thereon from the date hereof, at the rate of nine and one-quarter per cent per annum, in the manner following:

By the payment of at least -----One Hundred Twenty-eight and 46/100----- (\$ 128.46) Dollars, plus one-twelfth of the annual insurance premium on the first day of each and every month beginning March 30 next 1976, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payments may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire, wind storm and hail insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum.

The due execution of this mortgage is a condition precedent to the granting of said loan. Privilege is reserved to pay this debt in whole or in an amount equal to one or more monthly payments on the principal that are next due on the first day of any month prior to maturity. Provided, however, that written notice of an intention to exercise such privilege is given at least thirty days prior to prepayment, and provided further that in the event this debt is paid in full within three years from the date of this mortgage all parties liable for the payment of said debt, whether principal, surety, guarantor or co-maker agree to be jointly and severally bound to pay to the holder of this mortgage a premium not more than one month's interest on that part of the aggregate amount of all prepayments made in any twelve (12) month period which exceeds 25% of the original principal amount of this loan. No premium charge shall be payable for prepayment of this mortgage prior to maturity after three years from the date of this mortgage. No prepayment penalty will be charged if this loan is a first mortgage on residential real property for non-business purposes and the interest is in excess of 8% NOW THEREFORE, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, as well as future advances not exceeding \$3500.00 made for the purpose of paying the cost of repairs, alterations or improvements to the mortgaged property, the said mortgagor does give, grant, bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property:

(Description)

All those lots or parcels of land situate, lying and being in Brunswick, Brunswick District, Frederick County, Maryland and being known and designated as Lots Nos. 15 and 16 in Block 7 as shown on a plat recorded in Liber W.I.P. 11, folio 474, one of the Plat Records of Frederick County, Maryland.

BEING all and the same real estate which was conveyed unto the Mortgagors herein by Arlington A. Ayres and Dorothy L. Ayres, his wife, by deed dated February 27, 1974, and recorded in Liber 943, folio 782, one of the Land Records of Frederick County, Maryland.

*Copy Substituted
ok gcn @ 10 3/8/77*

Exhibit - Orig filed Nov. 26, 1976.

the First Federal Savings and Loan Association hereby assigns the within and foregoing mortgage to Seymour B. Stern for foreclosure and collection this 5th day of November A.D., 1976.

First Federal Savings & Loan
Association of Hagerstown