

Record for Record Sept. 7 1976 Clerk P Clerk's Office Frederick County, Md. No. 28,948 0

THIS MORTGAGE, made this 3rd day of September, 1976, by and between
 FANNIE E. CARROLL, widow, EDITH V. LUCKETT and WILLIAM LUCKETT
 hereinafter called "Mortgagor," and FARMERS AND MECHANICS NATIONAL BANK, a body corporate,
 , hereinafter called "Mortgagee."

WITNESSETH: WHEREAS, Mortgagor now stands indebted unto Mortgagee in the sum of
 THIRTEEN THOUSAND AND 00/100 ----- SEP-7-76 A \$2,476 *****14.00
 Dollars (\$ 13,000.00), which sum was lent to the Mortgagor, evidenced by a note of even date herewith
 payable to the said Mortgagee, or order, with interest from date at the rate of NINE AND ONE-FOURTH -----
 per cent (9 1/4 %) per annum on any unpaid balance under terms and provisions set forth in said note, and payable
 as follows:

Principal and interest being payable at the office of the Farmers and Mechanics
 National Bank, in Frederick, Maryland, in monthly installments of One Hundred
 Nineteen Dollars and Seven Cents (\$119.07), principal and interest, commencing
 on the 3rd day of October, 1976 and on the 3rd day of each
 month thereafter until the principal and interest are fully paid, except that
 the final payment of principal and interest, if not sooner paid, shall be due and
 payable on the 3rd day of September, 1996.

Privilege is reserved to pay this debt in whole or in part in an amount equal to
 one or more monthly installments on the principal that are next due, prior to
 maturity, notwithstanding anything to the contrary herein.

AND WHEREAS, for the better securing of the payment of said single bill or note or notes that may be
 given hereafter in extension or renewal of the note referred to above or any part thereof, the Mortgagor does hereby
 execute this mortgage.

NOW, THEREFORE, in consideration of the sum of Ten Dollars (\$10.00), in hand paid, the said Mortgagor
 does hereby grant and convey in fee simple unto Mortgagee, its or their heirs, personal representatives, successors
 or assigns, hereinafter collectively called "Mortgagee", all that lot or parcel of land situate, lying
 and being in Frederick City, Frederick County, State of Maryland and more particularly
 described as follows:

BEING known and designated as Lot No. 1 on a plat entitled "Plat of Resubdivision of
 Part of Fredericktown", said plat being recorded in Plat Book 12, page 167, one of
 the Books for the recording of Plats in the Office of the Clerk of the Circuit Court
 for Frederick County, with improvements thereon known and designated as No. 14 West
 Sixth Street, Frederick, Maryland.

BEING all and the same real estate conveyed unto Fannie E. Carroll and Edith V. Lockett,
 joint tenants, by Marie McIntyre, by deed bearing even date herewith and intended to
 be recorded, immediately prior hereto, among the Land Records of Frederick County.