

PURCHASE MONEY

THIS/MORTGAGE, made this 14th day of May, 1977, by and between

Anthony Cerko and Wilhelmina B. Cerko, his wife, -----

hereinafter called "Mortgagor," and The Thurmont Bank

, hereinafter called "Mortgagee."

WITNESSETH: WHEREAS, Mortgagor now stands indebted unto Mortgagee in the sum of One Hundred Forty-Five Thousand and no/100 ----- Dollars (\$145,000.00--), 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 three-quarters per cent (9 3/4%) per annum on any unpaid balance under terms and provisions set forth in said note.

JUN 17-77 * 2 454 *****15.50

JUN 17-77 A #2 454 *****15.50

MAY 16-77 B #26550 *****15.50

NO VALUE FOR CARROLL COUNTY. STAMPS PAID ON DEED IN
FREDERICK COUNTY

M 00119514

20.29,687 Equity

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 those lots, tracts or parcels of land which are described as follows:

PARCEL A

All those lots or parts of lots, pieces or parcels of land situate in the Town of Emmitsburg, Emmitsburg Election District, Frederick County, State of Maryland, and more particularly described as follows:

PARCEL NO. 1: All those lots or parts of lots or parcels of ground situate, lying and being on the West side of Frederick Street, in the Town of Emmitsburg, Emmitsburg Election District, Frederick County, Maryland, being all of Lots Nos. 65, 66, 67, 68 and 69 on the Plat of Emmitsburg, EXCEPTING AND RESERVING THEREOUT AND THEREFROM all those pieces or parcels of land more particularly described as follows: (1) All that lot or parcel of land situate, lying and being on the West side of Frederick Street, in the Town, District, County and State aforesaid, beginning for the same at the Northeast corner of a lot now or formerly owned by Charles Staley, and running with said Street, North 17° East 60 feet, thence North 73° West 240 feet, thence South 17° West 60 feet, thence South 240 feet to the place of beginning, containing 14,400 square feet of land, more or less; and (2) All that lot or parcel of ground situate, lying and being in the Town, District, County and State aforesaid, fronting 30 feet on the West side of Frederick Street, and running back an even width a distance of 240 feet.

PARCEL NO. 2: All that tract or parcel of land situate, lying and being on the West side of South Seton Avenue (formerly known as Frederick Street) in the town of Emmitsburg, Frederick County, Maryland, fronting on said South Seton Avenue, adjoining land of George F. Rosensteel and wife on the North side and land of Maurice G. Keilholtz and wife on the South side, being all of lot numbered 70 and the southern half of lot numbered 71 as designated on the plat of the said Town of Emmitsburg.

EXHIBIT A

15.50