

AND IT IS AGREED AND UNDERSTOOD THAT until default is made, as herein provided, the said Mortgagors their heirs, personal representatives, successors and assigns may retain possession of the hereby mortgaged property.

AND the said Mortgagors hereby assent to the passage of a decree for the sale of the property hereby mortgaged, the sale to take place after a default in any of the covenants or conditions of this Mortgage as herein provided, and the said Mortgagors hereby also authorize the said Mortgagee, its successors or assigns, or Jerome S. Cardin or William I. Weinstein, its duly authorized attorneys or agents, after any such default in the terms of this Mortgage, to sell the hereby mortgaged property, and any such sale, under the above assent to a decree or under the above power of sale shall be under the provisions of Article LXVI of the Public General Laws of Maryland, and the Maryland Rules of Procedure, or under any other general or local law of the State of Maryland relating to mortgages, or any supplement, amendment, or addition thereto. In addition to advertisements in the local newspaper as required by the aforesaid Laws and Rules of Procedure the sale, in the discretion of the Mortgagee, may also be advertised in a New York City newspaper of daily circulation or in any other manner as may be determined by the Mortgagee. And upon any sale of said property, whether under the above assent to a decree or under the above power of sale, the proceeds shall be applied as follows: (1) To the payment of all expenses incident to such sale including a fee of One Thousand Dollars (\$1,000.00) and a commission to the party making the sale of said property equal to the commission allowed Trustees for making sale of property by virtue of a Decree of a Court having equity jurisdiction in the State of Maryland; (2) To the payment of all claims of the said Mortgagee, its successors or assigns, under this Mortgage, whether the same shall have matured or not; (3) The surplus (if any there be) to the said Mortgagors, their successors or assigns, or to whomever may be entitled to the same. Half of such commissions and all such expenses and costs shall be paid by the Mortgagors in the event that the mortgage debt shall be paid after any advertisement of said property but before sale thereof. Mortgagee shall have the immediate right to appoint a Trustee to collect any rents or other