

Rec'd for Record Dec 28 1982 At 2<sup>00</sup> O'clk P M Same Day Recorded & Ex'd per Charles C. Rector, III

MORTGAGE MODIFICATION AGREEMENT

THIS AGREEMENT, made this 17 day of December, 1982 by and between Donald P. Dougherty and Doris J. Dougherty, his wife, mortgagees, Parties of First Part, and Ruth G. Harley, mortgagor, parties of Second Part, all adult residents of Frederick County, Maryland.

W I T N E S S E T H :

W H E R E A S : Parties of First Part are mortgagees under a certain mortgage from Party of Second Part dated December 16, 1981 and recorded in Liber 1162, folio 820, one of the Land Records of Frederick County, Maryland encumbering dwelling and premises known and designated as 704 West Patrick Street, Frederick City, Frederick County, Maryland, and

W H E R E A S : the parties hereto desire to amend and change the interest rate, the maturity date and monthly payments of principal and interest of said mortgage and the note thereby secured.

NOW, THEREFORE, THIS AGREEMENT WITNESSETH:

That for and in consideration of One Dollar (\$1.00) each to the other in hand paid, and other valuable considerations and the mutual covenants and agreements herein contained, the parties hereto do hereby agree as follows:

That the interest rate contained in said mortgage recorded in Liber 1162, folio 820 and note thereby secured be amended and changed to read 17% per annum to commence December 16, 1982; that maturity date will be twenty-five (25) years from December 16, 1982 with principal and interest being payable in monthly installments of \$718.90, each, commencing on January 16, 1983 and on the 16th day of each and every consecutive month prior to maturity.

RECD FEE 16.00  
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