

Delto
Jean M Kunkle
10-1-74

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REC'D FOR RECORD Sept. 19 1974 AT 2:50 O'CLK (2) M SAME DAY RECORDING & EX'D PER ELLIS C. WAGNER, S.A.

66-1

THIS MORTGAGE, made this 16th day of September, 1974, by and between
MERLE C. SUMMERS and CHARLOTTE M. SUMMERS, his wife, and DAISY M. LEWIS
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
-----TWELVE THOUSAND FIVE HUNDRED-----
Dollars (\$ 12,500.00), 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-half-----
per cent (9-1/2%) per annum on any unpaid balance ~~until paid, principal and interest being payable~~
until paid, principal and interest being payable
in monthly installments of One Hundred Sixteen Dollars and Fifty Two Cents (\$116.52)
per month, principal and interest, commencing on the 16th day of October, 1974,
and continuing on the 16th day of each and every month thereafter, until the 16th day
of September, 1994, when the entire principal balance, plus all interest accrued thereon,
shall have been paid in full.

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 and interest that are next
due, on the 16th day of any month prior to maturity.

14.00
39.60
53.60

SEP 19-74 A E23956 *****39.00

AND WHEREAS, for the better securing of the payment of said single bill or bills, or notes, 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 of the following described real estate:
PARCEL NO. I: All that lot or parcel of ground situate, lying and being in
Vananda's Addition to Middletown, in Middletown District, Frederick County, Maryland,
and beginning for the lot hereby intended to be conveyed with the Southeast corner of
the lot formerly conveyed by Isaac Bowlus, et ux, to Margaret Ridely and running thence
with the last line in said Isaac Bowlus, et ux, to said Margaret Ridgely reversed, North
70° West 15-1/2 perches into the middle of the public road leading from Middletown by
property formerly known as Kefauver's Mill to Burkittsville and in and along said road
to the lot formerly purchased by William Kefauver from the Executors of John Coblentz,
deceased, and running thence along said Kefauver's lot to the lot formerly owned by Peter
Schlosser and laong the West side of Schlosser and along the West side of Schlosser's
land to the place of beginning, containing 60 square perches of land, more or less.

BEING all and the same real estate which was conveyed unto Merle C. Summers
and Charlotte M. Summers, hiswife, by a deed from Ernest Eugene Shank, divorced, dated
February 28, 1969, and recorded among the Land Records of Frederick County, Maryland, in
Liber 799, Folio 217.

PARCEL NO. II: All that lot or parcel of land situate in Catoctin District,
Frederick County, Maryland, and described as beginning at the Southeast corner of the
Raymond Lewis property on the Highland Road, and running in the center of said road,
South 30° West 160 feet, thence South 72° East 140 feet, thence North 25° East 160
feet, thence North 75° West 140 feet to the place of beginning, containing 22,400 square
feet of land, more or less.

BEING all and the same real estate which was conveyed unto Ray L. Delauter and
Daisy M. Lewis, by a deed from Laura M. Kinnaman, single, which said deed was dated
January 31, 1969, and recorded among the Land Records aforesaid in Liber. 880, Folio 108.

AND ALSO BEING all and the same real estate which was conveyed unto Daisy M. Lewis
by a deed from Harry D. Delauterbearing even date herewith, and recorded, or intended to be
recorded prior hereto among the aforesaid Land Records.

AND ALSO BEING all and the same real estate which was conveyed unto Merle C.
Summers and Charlotte M. Summers, his wife, by a deed from Daisy M. Lewis, bearing even
date herewith and recorded, or intended to be recorded, prior hereto among the aforesaid
Land Records; the said Daisy M. Lewis reserving a life estate therein.

FILED June 29, 1984

EXHIBIT "A"