

STATE OF MARYLAND  
HALL OF RECORDS

MORRIS L. RADOFF  
ARCHIVIST

ANNAPOLIS

I hereby certify that the Land Records microfilmed herein, contained on this roll of film, are the actual records of the Clerk of the Circuit Court for this County, State of Maryland.

These records are being microfilmed pursuant to Chapter 504, Acts of 1949, which require the Clerke to file with the Land Office microfilmed copies of the Land Records in lieu of the abstracts which were previously required.

These microfilms are being produced by the Hall of Records Commission.

*Joseph C. Borden*  
Clerk of Circuit Court

For Allegany County

Date December 10, 1952.



J E B

267

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders, and Mortgagee shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the Mortgager(s) on the day and year first above written.

Witness: *Peter van der Lugt* [SEAL]  
 Peter Van der Lugt  
*Rosella K. Van der Lugt* [SEAL]  
 Rosella K. Van der Lugt  
*M. Morgan Smith* [SEAL]  
 M. Morgan Smith [SEAL]

STATE OF MARYLAND, Allegany County to wit:

I HEREBY CERTIFY, That on this 20th day of June, 1952, before me, the subscriber, a Notary Public of the State of Maryland, in and for the aforesaid, personally appeared Peter Van der Lugt and Rosella K. Van der Lugt, his wife, the above named Mortgagers, and each acknowledged the foregoing Mortgage to be their respective act.

At the same time also personally appeared Charles A. Piper, the President of the within body corporate, Mortgagee, and made oath in due form of law that the consideration of said mortgage is true and bona fide as therein set forth; and also made oath that he is the agent of the Mortgagee and is duly authorized to make this affidavit.



IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year aforesaid

*George A. Siebert*  
Notary Public



Completed and filed  
to Mtge. Building Assn. Bldg.  
July 21, 1952

FILED AND RECORDED JUNE 23<sup>rd</sup> 1952 at 10:50 A.M.

**This Mortgage**, Made this 23<sup>rd</sup> day of June,

in the year nineteen hundred and fifty-two, by and between

**ROY E. VANFLEET AND GERTRUDE S. VANFLEET, HIS WIFE,**



of Allegany County and the State of Maryland, parties of the first part and the  
**Western Maryland Building and Loan Association, Incorporated,**

a corporation duly incorporated under the Laws of the State of Maryland, party of the second part.  
WITNESSETH:

WHEREAS, the said parties of the first part, being members of the said Western Maryland Building and Loan Association, Incorporated, have received therefrom an advance loan of

----- **SIX HUNDRED FIFTY and 00/100** ----- Dollars, on  
----- **Seven** ----- Shares of stock, upon the condition that a good and effectual mortgage be executed by the said parties of the first part to the said Body Corporate, to secure the payment of the sums of money at the times and in the manner hereinafter mentioned, and the performance of and compliance with the covenants, conditions and agreements herein mentioned, on the part of the said parties of the first part.

AND WHEREAS, this mortgage shall also secure future advances as provided by section 2 of Article 66 of the Annotated Code of Maryland (1939 Edition) as repealed and re-enacted, with amendments, by Chapter 923 of the Laws of Maryland, 1945, or any future amendments thereto.

NOW THEREFORE THIS MORTGAGE WITNESSETH: That in consideration of the premises and the sum of \$1.00 (One Dollar) the said parties of the first part do hereby grant, bargain and sell and convey unto the said Western Maryland Building and Loan Association, Incorporated, its successors or assigns all that lot or parcel of land lying in the City of Cumberland, Allegany County and the State of Maryland and more particularly described as follows:

**FIRST PARCEL:** ALL those two lots of ground situated on the East-erly side of Thomas Street in the City of Cumberland, Allegany County, Maryland, known and designated as Lots Nos. 11 and 12 on the plat of "Mudge Lots" recorded in Deeds Liber 104, folio 745, among the Land Records of Allegany County, Maryland.

IT being the same property which was conveyed by Marie K. Holzshu, et al, to Roy E. Vanfleet, et ux, by deed dated October 29th, 1951, and duly recorded among the Land Records of Allegany County, Maryland.

**SECOND PARCEL:** ALL those lots, pieces or parcels of land known and designated as two feet of Lot No. 553 and all of Lots Nos. 554, 555, 556 and 557 on a plat of "Walsh's Addition" to South Cumberland, Alle-gany County, Maryland, which plat is recorded in Plat Case Box No. 98 among the Land Records of Allegany County, Maryland, reference to which is hereby specifically made for a more complete description of the prop-erty conveyed herein.

IT being the same property which was conveyed by C. Glenn Watson, et ux, to Roy E. Vanfleet, et ux, by deed dated April 15, 1947, and recorded in Deeds Liber 214, folio 394, and being the same property which was conveyed by William R. Carscaden, Trustee, to Roy E. Vanfleet, et ux, by deed dated October 31, 1951, and duly recorded among the Land Records of Allegany County, Maryland. Reference to the aforemen-tioned deeds is hereby made for a more particular description of the property therein described and conveyed.

TOGETHER with the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said property unto the said Western Maryland Building and Loan Association, Incorporated, its successors and assigns, forever in fee simple.

PROVIDED HOWEVER that if the said parties of the first part make, or cause to be made the payments, and perform and comply with the covenants, conditions and agreements herein mentioned on their parts to be made and done, then this mortgage shall be void. And the said parties of the first part hereby covenant and agree with the said Western Maryland Building and Loan Association, Incorporated, its successors or assigns, to pay and perform as follows: that is to say:

FIRST: To pay to the said Corporation, its successors or assigns, the principal sum of  
- - - - -SIX HUNDRED FIFTY and 00/100 - - - - - Dollars with six (6%)  
per cent interest thereon, payable in 139 monthly payments of not less than \$6.50 each,  
on or before the 31st day of each month hereafter until the whole of the said principal debt and  
interest and any future advances as aforesaid are paid, the first monthly payment to be due on the 31st  
day of July, 1952, at the office of the said Western Maryland Building and Loan  
Association, Incorporated. The final payment, if not sooner paid, to be due on the 31st day of January,  
1964.

It is understood and agreed that the parties of the first part have the right to pay, in addition to the aforementioned monthly payments, the principal sum then due hereunder or any part thereof, in an amount equal to one or more monthly payments.

SECOND: To pay all taxes due and assessments legally levied on the said property, which have been or may be hereafter levied or charged on said property, when and as the same shall become payable and in default of such payment the said mortgagee may pay the same and charge such sum or sums against said mortgage debt as part thereof.

THIRD: And the said parties of the first part do further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee, its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least - - - - - Six Hundred Fifty and 00/100 - - - - - Dollars. And to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to insure the benefit of the mortgagee, its successors or assigns, to the extent of its claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

PROVIDED that if default shall be made by the said parties of the first part or by any one who may assume the payment of this mortgage, of the payments of the aforesaid sums of money, including any future advances or either of them, in whole or in part, or in any one of the agreements, covenants or conditions of this mortgage, then and in that event, the whole mortgage debt and interest hereby intended to be secured shall be deemed due and demandable and it shall be lawful for the said Western Maryland Building and Loan Association, Incorporated, its assigns, or

William R. Carscaden, its, or their duly constituted attorney, to sell the property hereby mortgaged, for cash and to grant and convey the same to the purchaser or the purchasers thereof, or to his, her or their assigns, which sale shall be made in the manner following, to wit: By giving at least twenty days notice of the time, place, manner and terms of sale in some newspaper published in the City of Cumberland, Maryland, and in the event of a sale of said property under the powers thereby granted, the proceeds arising from said sale shall be applied:

FIRST: To the payment of all expenses incident to such sale, including taxes, and commission of eight (8%) percent to the party selling or making such sale; in case the said property is advertised under the power herein contained and no sale thereof made, that, in that event, the party so advertising shall be paid all expenses incurred and one-half of the said commission.

SECOND: To the payment of all claims and demands of said Mortgagee, its successors or assigns hereunder, whether the same shall have been matured or not and the balance, if any, to be paid to the said parties of the first part as their interest may appear.

WITNESS the hands and seals of the said parties of the first part hereto, the day and year hereinbefore written.

Test:

Lois Ann Neilson

Roy E. Vanfleet (SEAL)  
Gertrude S. Vanfleet (SEAL)  
ROY E. VANFLEET  
GERTRUDE S. VANFLEET

State of Maryland.

Alleghany County, to wit:

I hereby certify that, on this 23rd day of June, 1952, before me, the subscriber, a Notary Public of the State of Maryland, in and for Alleghany County, personally appeared Roy E. Vanfleet and Gertrude S. Vanfleet, his wife, and they acknowledged the foregoing mortgage to be their act; and at the same time, before me, also personally appeared Clement C. May, an agent of the within named mortgagee, and made oath in due form of law that the consideration mentioned in the foregoing mortgage is true and bona fide as therein set forth: and the said Clement C. May - - - - - did further in like manner, make oath that he is the and agent of the said mortgagee and duly authorized by it to make this affidavit.

In witness whereof, I have hereunto set my hand and affixed my Notarial Seal this 23rd day of June, 1952.

Lois Ann Neilson  
Notary Public





Computed and Mailed Interest  
To Mortgagee's Order

LIBER 267 PAGE 399

FILED AND RECORDED JUNE 14<sup>th</sup> 1952 at 8:30 A.M.  
THIS MORTGAGE, Made this 13<sup>th</sup> day of JUNE, 19 52, by and between  
JOHN H. YOUNGERMAN AND LEOTA H. YOUNGERMAN, HIS WIFE

of FROSTBURG, Md. in the State of Maryland, Mortgagor 5, and THE FIDELITY SAVINGS BANK OF FROSTBURG, ALLEGANY COUNTY, MARYLAND, Mortgagee.

WHEREAS, the said Mortgagor 5 ARE justly indebted unto the Mortgagee in the full and just sum of ONE THOUSAND, ONE HUNDRED EIGHTEEN AND 95/100 ----- \$1,118.95

which is to be repaid in 36 consecutive monthly installments of \$31.05 each, beginning one month from the date hereof at the office of the said Mortgagee.

NOW, THIS MORTGAGE WITNESSETH, That in consideration of the premises and of the sum of One Dollar, the said Mortgagee do grant, assign and convey unto the said Mortgagor, its successors and assigns in fee simple all that lot of ground and premises located in FROSTBURG, ALLEGANY COUNTY, MARYLAND, known as 183 WEST MECHANIC STREET

and more fully described in a Deed from Wm. H. JOYCE & Edw. F. JOYCE, EXEC., dated JUNE 15, 1950 recorded among Land Records of ALLEGANY COUNTY, MARYLAND, Liber 229 Folio 588

TOGETHER with the buildings and improvements thereupon, and the rights, alleys, ways, waters, privileges, appurtenances and advantages therein belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said lot or parcel of ground with the improvements and appurtenances aforesaid unto the said THE FIDELITY SAVINGS BANK OF FROSTBURG, ALLEGANY COUNTY, MARYLAND, its successors and assigns, forever, provided that if the said Mortgagor 5 THEIR heirs, executors, administrators or assigns, do and shall pay or cause to be paid to the said Mortgagee, its successors and assigns the aforesaid indebtedness, together with the interest thereon as and when the same shall become due and payable and, in the meantime, do and shall perform all the covenants herein on THEIR part to be performed, then this mortgage shall be void.

AND, it is agreed that until default be made in the premises the said Mortgagor 5 may retain possession of the mortgaged property upon paying in the meantime all taxes and assessments levied on said property, all of which taxes, mortgage debt and interest thereon said Mortgagor 5 hereby covenant to pay when legally demandable.

AND, the said Mortgagor 5 further covenant to keep the improvements on the said mortgaged property fully insured against loss by fire and other hazards as the said Mortgagee may from time to time require, for the use of the Mortgagee, in some company acceptable to the Mortgagee to the extent of its lien thereon and to deliver the policy to the Mortgagee.

But in case of any default or violation of any covenant or condition of this mortgage, then the entire mortgage debt hereby secured shall at once become due and payable, and the Mortgagee, its successors or assigns, or Albert A. Doub, its, his or their duly constituted attorney or agent, are hereby empowered, at any time thereafter, to sell said property, or so much thereof as may be necessary, and to convey the same to the purchaser, or his, her or their heirs or assigns; which sale shall be made as follows: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Allegany County, Maryland, which sale shall be at public auction for cash and the proceeds arising therefrom to apply: first, to the payment of all expenses incident to the sale, including taxes, and a commission of eight per cent (8%) to the party making said sale; secondly, to the payment of all monies owing under this mortgage, whether the same shall have been matured or not; and as to the balance, to pay it over to the Mortgagor 5 THEIR heirs or assigns, and in case of advertisement but no sale, one-half of the above commission shall be paid by the Mortgagor 5 THEIR representatives, heirs or assigns.

WITNESS OUR hand 5 and seal 5

*John H. Youngerman* (SEAL)  
JOHN H. YOUNGERMAN

ATTEST:  
*Rachel Krierien*  
RACHEL KRIERIEN

*Leota H. Youngerman* (SEAL)  
LEOTA H. YOUNGERMAN

STATE OF MARYLAND,  
ALLEGANY COUNTY, to-wit:

I HEREBY CERTIFY, That on this 13<sup>th</sup> day of JUNE, 19 52, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared JOHN H. YOUNGERMAN AND LEOTA H. YOUNGERMAN, HIS WIFE

the Mortgagor 5 named in the foregoing mortgage and THEY acknowledged the foregoing mortgage to be THEIR act. At the same time who appeared WILLIAM B. YATES, Treasurer of THE FIDELITY SAVINGS BANK OF FROSTBURG, ALLEGANY COUNTY, MARYLAND, and made oath in due form of law that the consideration set forth in said mortgage is true and bona fide as therein set forth.

AS WITNESS my hand and Notarial Seal.



*Rachel Krierien*  
Notary Public  
RACHEL KRIERIEN

Comptroller and Mailed Account  
To M. J. ...  
July 21 1952

LIBER 267 PAGE 400

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 2:10 P.M.

THIS CHATTEL MORTGAGE made this 24th day of June, 1952 by and between the South End Republican Club, a corporation incorporated under the laws of the State of Maryland, hereinafter called the Mortgagor; and Cumberland Savings Bank of Cumberland, Maryland, hereinafter called the Mortgagee, WITNESSETH:

WHEREAS, The said Mortgagor stands indebted unto the said Mortgagee in the full sum of Seven Hundred Twenty-two and 25/100 (\$722.25), payable in eighteen successive monthly installments of \$ \_\_\_\_\_, esch, beginning one month after the date hereof as is evidenced by promissory note herewith.

NOW THEREFORE in consideration of the premises and of the sum of \$1.00, the said mortgagor does hereby bargain and sell unto the said mortgagee, its successors and assigns, the following property:



- 2- 30 ft. Black Top tables
- 10 Spring chairs
- 1 Electric Lock
- 1 8 Ft. Bar Case
- 2 Iron safes
- 1 National Cash Register
- 2 Electric Beer Coolers
- 1 Work Table
- 1 Chrysler Electric Air Conditioner
- 1 - 22 ft. Shuffle Board
- 1 - 14 ft. ladder
- 2 Exhaust fans
- 1 Three Burner Hot Plate
- 1 Adding Machine
- 1 Office Desk
- 1 Sink and Glass Washer

PROVIDED, if the said mortgagor shall pay unto the said Mortgagee the aforesaid sum of \$722.25 according to the terms of said promissory note and perform all the covenants herein agreed to by said Mortgagor, then this Mortgage shall be void.

The Mortgagor does covenant and agree, pending this mortgage as follows: That said property shall be kept at No. 323 Virginia Aven., Cumberland, Maryland, and that the place of storage shall not be changed without the written consent of said Mortgagee; to keep said property in good repair and condi-

LIBER 267 PAGE 401

tion; to pay all taxes, assessments and public liens legally levied on said property when legally demandable; to pay said mortgage debt as agreed; to have said property insured and pay the premiums, therefore, in some reliable company against fire, theft and have the policy or policies issued thereon payable, in case of loss, to the Mortgagee to the extent of its lien hereunder and to place such policies in possession of the mortgagee.

But in case of default in the payment of the mortgage debt in any installment thereof, in whole or in part in any covenant or condition of this mortgage, then the entire mortgage debt intended to be secured, shall at once become due and payable and these presents are hereby declared to be made in trust and the mortgagee is hereby declared and entitled to and may take immediate possession of said property and the said mortgagee, its successors or assigns, or F. BROOKE WHITING, its constituted Attorney, are hereby authorized and empowered at any time thereafter to sell the property hereby mortgaged or so much as may be necessary, at public auction for cash in the City of Cumberland, Maryland upon giving at least ten days notice of the time, place and terms of sale in some newspaper published in said city, and the proceeds of such sale shall be applied, first, to the payment of all expenses of said sale, including taxes and a commission of eight per cent to the party make said sale, and second, to the payment of said debt and interest thereon, and the balance, if any, to be paid to the said mortgagor, its personal representatives and assigns, and in case of a deficiency any unearned premium or insurance may be collected by said mortgagee and applied to said deficiency.

Witness the signature of the South End Republican Club by its President and the seal of the corporation hereto attached, attested by the signature of Secretary. this 24th day of June,



*Willis Foreman*  
Willis Foreman  
Secretary.

South End Republican Club.

By *Jerry Beeche*  
Jerry Beeche  
Vice President



1952 267 REG 402

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I hereby certify that on this 24th day of June 1952, before me, the subscriber, a Notary Public of the State of Maryland, in and for Allegany County, personally appeared Jerry Beeche, Vice President of the South End Republican Club and acknowledged the foregoing Chattel mortgage to be the act and deed of the South End Republican Club; and at the same time before me, also personally appeared Marcus A. Naughton, an agent of the Cumberland Savings Bank of Cumberland, Maryland, the within mortgagee, and made oath in due form of law that the consideration in said Chattel Mortgage is true and bona fide as therein set forth; and the said Marcus A. Naughton further made oath in due form of law that he is the Vice President and agent of the Cumberland Savings Bank of Cumberland, Maryland and duly authorized to make this affidavit.

Witness my hand and seal the day and year first above written.



*Ethel McCarty*  
Ethel McCarty  
Notary Public.

Computed and Mailed  
 To *Mtge City*  
*July 21* 1952

FILED AND RECORDED JUNE 24<sup>th</sup>  
 1952 at 8:30 A.M.  
**HOUSEHOLD FINANCE**

**CHATTEL MORTGAGE**

LIBER 267 PAGE 403

LOAN NO. 83970



*Corporation*  
 ESTABLISHED 1928  
 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
 Room 1 - Second Floor  
 12 S. Centre Street - Phone: Cumberland 5200  
 CUMBERLAND, MARYLAND

Oswald E. Arbogast  
 50 Browning Street  
 Cumberland, Md.

83970

DATE OF THIS MORTGAGE: June 10, 1952		FIRST INSTALLMENT DUE DATE: July 10, 1952		FINAL INSTALLMENT DUE DATE: F June 10, 1954	
FACE AMOUNT \$ 1056.00	DISCOUNT \$ 126.74	SERVICE CHG. 21.12	PROCEEDS OF LOAN \$ 908.16	REC'D'S AND REL'G FEES \$ 3.85	MONTHLY INSTALLMENTS: NUMBER 24 AMOUNT OF EACH \$ 44.00

DISCOUNT: 6% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
 SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER;  
 IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
 DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 15 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount incurred by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City, and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require. Description of mortgaged property:

- All of the household goods now located in or about Mortgagors' residence at their address above set forth.
- |                         |          |                 |
|-------------------------|----------|-----------------|
| 1 7pc dinnette set      | 1 rocker | 1 sew. machine  |
| 1 refrigerator          | 1 table  | 1 desk          |
| 1 range                 | 1 radio  | 1 piano         |
| 1 cabinet               | 5 lamps  | 1 end table     |
| 3 utility cabinets      | 7 chairs | 1 bedroom suite |
| 1 3pc Living-room suite | 1 washer | 2 closets       |

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License	State	Year	Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

*J. F. Conover*  
 J. F. Conover

*Oswald E. Arbogast* (Seal)  
 Oswald E. Arbogast (Seal)

STATE OF MARYLAND  
 CITY OF Cumberland

I hereby certify that on this 10th day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Oswald E. Arbogast and \_\_\_\_\_ Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be his act. And, at the same time, before me also personally appeared J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and official Seal

(SEAL)



*Ethel F. Patsy*  
 Ethel F. Patsy Notary Public.  
 My commission expires 5-4-53

For value received, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage of \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_

HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_



Com  
To *Mtge City*  
*July 2, 1952*

FILED AND RECORDED JUNE 14<sup>th</sup> 1952  
at 8:30 A.M.  
**HOUSEHOLD FINANCE**



*Corporation*  
ESTABLISHED 1928  
LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5200  
CUMBERLAND, MARYLAND

**CHattel Mortgage**

LIBER 267 PAGE 404  
LOAN NO. 83977

MORTGAGORS (NAME AND ADDRESS):  
Thomas A. Cline &  
Eleanor V. Cline, his wife  
416 Arch Street  
Cumberland, Maryland

DATE OF THIS MORTGAGE:		FIRST INSTALLMENT DUE DATE:		FINAL INSTALLMENT DUE DATE:	
June 13, 1952		July 13, 1952		February 13, 1954	
FACE AMOUNT:	DISCOUNT:	SERVICE CHG:	PROCEEDS OF LOAN:	REC'D'S AND HELD'S FEES:	MONTHLY INSTALLMENT:
\$ 720	\$2.00	\$ 20.00	\$ 628.00	\$ 3.50	NUMBER 20 AMOUNT OF EACH \$ 36.00

DISCOUNT: 6% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
DELINQUENT CHARGE: \$2 FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey *ant-mortgage* to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

All of the household goods now located in or about Mortgagors' residence at their address above set forth.

- |                         |                |                     |
|-------------------------|----------------|---------------------|
| 1 3pc living room suite | 1 heatrola     | 1 4pc breakfast set |
| 1 rug                   | 2 rockers      | 1 3pc bedroom suite |
| 1 table                 | 1 radio        | 1 2pc bedroom suite |
| 2 lamps                 | 1 gas range    | 1 washer            |
| 1 couch                 | 1 refragerator |                     |
| 1 china closet          | 1 cabinet      |                     |

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License	State	Year	Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

J. C. Wright  
J. F. Conover  
STATE OF MARYLAND  
CITY OF

*Thomas A. Cline* (Seal)  
Thomas A. Cline  
*Eleanor V. Cline* (Seal)  
Eleanor V. Cline

I hereby certify that on this 13th day of June, 1952, before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Thomas A. Cline and Eleanor V. Cline Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their ret. And, at the same time, before me also personally appeared J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal



*Ethel F. Patsy*  
Ethel F. Patsy  
My commission expires 5-4-54  
Notary Public.

For the purpose of this mortgage, I, the undersigned, being the Mortgagee in the within mortgage, hereby release the foregoing mortgage on this day of 1952.

HOUSEHOLD FINANCE CORPORATION, by

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 4:30 P.M.

CHattel MORTGAGE

LIBER 267 PAGE 405  
LOAN NO. 83997

**HOUSEHOLD FINANCE Corporation**  
ESTABLISHED 1929  
LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5200  
CUMBERLAND, MARYLAND

MORTGAGORS (NAME AND ADDRESS):  
George A Hadra &  
Lois Hadra, his wife  
217 Glen Street  
Cumberland, Maryland

DATE OF THIS MORTGAGE:	FIRST INSTALLMENT DUE DATE:	FINAL INSTALLMENT DUE DATE:
June 19, 1952	July 19, 1952	June 19, 1954
FACE AMOUNT:	DISCOUNT:	SERVICE CHG:
\$ 720	\$ 86.40	\$ - 20
PROCEEDS OF LOAN:	REC'D'S AND REVENUE:	MONTHLY INSTALLMENTS:
\$ 613.60	\$ 7.55	NUMBER 24 AMOUNT OF EACH \$ 30.00

DISCOUNT: 5% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE.  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICHEVER IS GREATER.  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICHEVER IS GREATER.  
DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:  
All of the household goods now located in or about Mortgagors' residence at their address above set forth,  
1 5pc kitchen set 1 sofa bed 1 table 1 stand  
1 refrigerator 2 lamps 1 double bed 1 dresser  
1 gas stove 1 floor lamp 1 baby crib 1 bed 1  
1 utility cupboard 1 table model radio 1 chest of drawers 1 easy chair  
1 washer 1 3pc living room suite 1 cedar chest 1 foot stool  
1 7pc dining suite 1 piano 1 dressing table

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License: State	Year	Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.  
Signed, sealed and delivered in the presence of:  
J. C. Wampler (Seal)  
J. R. Davis (Seal)  
STATE OF MARYLAND  
CITY OF

I hereby certify that on this 19th day of June, 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared George A. Hadra and Lois Hadra, Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. R. Davis, Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notary Seal  
(SEAL) Ethel F. Patsy Notary Public.  
My commission expires 5-4-54

For value received, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage on this day of June, 1952.

HOUSEHOLD FINANCE CORPORATION, by



Completed and Mailed

Mt. Airy

July 2 1952

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 8:30 A.M.

CHattel Mortgage

LIBER 267 PAGE 406



HOUSEHOLD FINANCE Corporation

ESTABLISHED 1916 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW Room 1 - Second Floor 12 S. Centre Street - Phone: Cumberland 5200 CUMBERLAND, MARYLAND

MORTGAGORS (NAMES AND ADDRESSES):

Harry L. Hickle Mary A. Hickle, his wife Rd #6 Bowling Green Cumberland, Md.

LOAN NO. 83995

83995-2

DATE OF THIS MORTGAGE:		FIRST INSTALLMENT DUE DATE:		FINAL INSTALLMENT DUE DATE:	
June 18, 1952		July 18, 1952		June 18, 1954 ml	
FACE AMOUNT:	DISCOUNT:	SERVICE CHG:	PROCEEDS OF LOAN:	REC'G AND REL'S FEE:	MONTHLY INSTALLMENTS:
\$ 1104.00	\$ 132.48	\$ 22.08	\$ 949.44	\$ 3.85	NUMBER 24 AMOUNT OF EACH \$ 46.00

CHARGES: DISCOUNT: 5% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE; SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER. IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER. DELINQUENT CHARGE: 5c FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated date for the first installment and continuing on the same day of each succeeding month to and including the date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property: All of the household goods now located in or about Mortgagors' residence at their address above set forth. 1 gas range 1 washing machine 3 pc living rm suite 5 pc kitchen set 1 singer sewing Machine 3 toss rugs 1 table lamp 7 pc bedrm st. 6 toss rug 1 metal bed 1 motor radio 1 lane cedar chest The undersigned and Motor Vehicle now located at Mortgagors' address above set forth:



Make Year Model Model No. Motor No. License State Year Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

H. Loar

Harry L. Hickle (Seal)

Mary A. Hickle (Seal)

J. R. Davis STATE OF MARYLAND CITY OF Cumberland, ss.

I hereby certify that on this 18th day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Harry Hickle and Mary A. Hickle Mortgagor (s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.



Ethel F. Patsy Notary Public.

The undersigned, being the Mortgagee in the within mortgage, hereby releases the

HOUSEHOLD FINANCE CORPORATION, by

FILED AND RECORDED JUNE 24<sup>th</sup> 1952

at 8:30 A.M.  
**HOUSEHOLD FINANCE**

**CHattel Mortgage**

LIBER 267 PAGE 407  
LOAN NO 83966



*Corporation*  
ESTABLISHED 1970  
LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5200  
CUMBERLAND, MARYLAND

MORTGAGORS (NAME AND ADDRESS):

Marion W. Huffman &  
Virginia E. Huffman, his wife  
815 Oldtown Road  
Cumberland, Md.

99688

DATE OF THIS MORTGAGE: June 9, 1952		FIRST INSTALLMENT DUE DATE: July 9, 1952		FINAL INSTALLMENT DUE DATE: June 9, 1954	
FACE AMOUNT: \$ 1008.00	DISCOUNT: \$120.96	SERVICE CHG: \$ 20.16	PROCEEDS OF LOAN: \$ 866.88	REC'D'G AND REL'G FEES: \$ 3.85	MONTHLY INSTALLMENTS: NUMBER 24 AMOUNT OF EACH \$ 42.00

CHARGES: DISCOUNT: 6% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER;  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

- All of the household goods now located in or about Mortgagors' residence at their address above set forth.
  - 1 davenport 2 beds 1 4pc Breakfast set
  - 3 chairs 1 rug
  - 1 stand 1 range
  - 1 lamp 1 ice box
  - 1 radio 1 cupboard
  - 1 rug 1 range
- The following described Motor Vehicle now located at Mortgagors' address above set forth:



Make Year Model Model No. Motor No. License State Year Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:  
E. F. Patsy  
J. E. Conover  
Marion W. Huffman (Seal)  
Virginia E. Huffman (Seal)

STATE OF MARYLAND  
CITY OF Cumberland

I hereby certify that on this 9th day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Marion W. Huffman and Virginia E. Huffman Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. E. Conover Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal  
(SEAL) Ethel F. Patsy Notary Public.  
My commission expires 5-4-53

For value received, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage this 9th day of June, 1952.

HOUSEHOLD FINANCE CORPORATION, by



Com: *10/17/52*  
*10/17/52*

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 8:30 A.M.

CHattel Mortgage

LIBER 267 PAGE 408



**HOUSEHOLD FINANCE Corporation**  
 ESTABLISHED 1918  
 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW.  
 Room 1 - Second Floor  
 12 S. Centre Street - Phone: Cumberland 5200  
 CUMBERLAND, MARYLAND

MORTGAGOR'S NAME AND ADDRESS:  
**Henry F. Kelly & Margaret C. Kelly, his wife**  
 304 Decatur Street  
 Cumberland, Maryland

LOAN NO. 83978

DATE OF THIS MORTGAGE: June 13, 1952		FIRST INSTALLMENT DUE DATE: July 13, 1952		FINAL INSTALLMENT DUE DATE: June 13, 1954	
FACE AMOUNT: \$528	DISCOUNT: \$ 63.36	SERVICE CHG: \$ 20	PROCEEDS OF LOAN: \$ 444.64	REC'D'S AND REL'S FEES: \$ 3.50	MONTHLY INSTALLMENTS: NUMBER 24 AMOUNT OF EACH \$2.00

DISCOUNT: 8% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
 SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
 DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 729 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

- Description of mortgaged property:
- All of the household goods now located in or about Mortgagors' residence at their address above set forth.
- |                       |                   |                    |                  |
|-----------------------|-------------------|--------------------|------------------|
| 1 3pc living room set | 1 end table       | 1 5pc bedroom set  | 1 double bed     |
| 1 writing desk        | 1 breakfast set   | 1 cedar chest      | 1 dresser        |
| 1 radio               | 1 gas range       | 1 dresser          | 1 dressing table |
| 1 floor lamp          | 1 refrigerator    | 1 setting room set | 1 gas range      |
| 1 floor lamp          | 1 utility cabinet | 1 end table        | 1 breakfast set  |

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License State	Year	Number
WITNESS the hands and seals of Mortgagors the day of the date hereof above written.						

Signed, sealed and delivered in the presence of:

*J. C. Wright*  
*J. F. Conover*  
 J. F. Conover  
 STATE OF MARYLAND  
 CITY OF \_\_\_\_\_

*Henry F. Kelly*  
 Henry F. Kelly (Seal)  
*Margaret C. Kelly*  
 Margaret C. Kelly (Seal)



I hereby certify that on this 13<sup>th</sup> day of June 19 52 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Henry F. Kelly and Margaret C. Kelly Mortgagor (s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. B. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESSE my hand and Notarial Seal  
 (SEAL) *Ethel Patay*  
 Ethel Patay Notary Public.  
 My commission expires 5-4-54

For value received, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage day of \_\_\_\_\_ 19 \_\_\_\_\_



Household Finance Corporation, by \_\_\_\_\_

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 8:30 A.M.

CHATTEL MORTGAGE

LIBER 267 PAGE 409  
LOAN NO. 83994



HOUSEHOLD FINANCE Corporation

ESTABLISHED 1910  
LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5200  
CUMBERLAND, MARYLAND

MORTGAGORS (NAMES AND ADDRESSES):

Ira Kemp &  
Arvada Kemp, his wife  
RD#2  
Cumberland, Maryland

DATE OF THIS MORTGAGE:	FIRST INSTALLMENT DUE DATE:	FINAL INSTALLMENT DUE DATE:
June 18, 1952	July 18, 1952	June 18, 1954
FACE AMOUNT:	DISCOUNT:	SERVICE CHG:
\$ 912	\$ 109.44	20
PROCEEDS OF LOAN:	REC'D'S AND REL'S FEE:	MONTHLY INSTALLMENTS:
\$ 782.56	\$ 3.30	NUMBER 24 AMOUNT OF EACH \$ 38.00

DISCOUNT: 5% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE.  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$10, WHICH EVER IS GREATER.  
DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount incurred by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

All of the household goods now located in or about Mortgagors' residence at their address above set forth.

- |                 |                        |                |           |
|-----------------|------------------------|----------------|-----------|
| 1 tab. 4 chrs.  | 1 9pc dining room set. | 1 table        | 1 dresser |
| 1 kit. set      | 1 heatrola             | 2 lamps        | 1 desk    |
| 1 ice box       | 3 rockers              | 1 floor lamp   | 1 radio   |
| 1 coal range    | 1 tab. lamp            | 3 beds         |           |
| 1 washer        | 1 3pc liv rm st.       | 2 night stands |           |
| 2 utility cabs. | 1 davenport            | 1 wardrobe     |           |

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make Year Model Model No. Motor No. License State Year Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

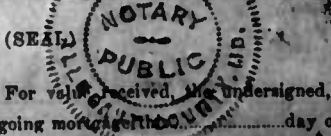
J. C. Wright  
J. R. Davis  
STATE OF MARYLAND  
CITY OF \_\_\_\_\_

Ira L. Kemp (Seal)  
Arvada Kemp (Seal)

I hereby certify that on this 18th day of June, 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Ira L. Kemp and Arvada Kemp Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared

J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal



Ethel F. Patsy Notary Public.  
My Commission expires 5-4-54

For value received, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage on this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_

HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_



Con  
 1- Myrtle  
 July 2

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 CHATTEL MORTGAGE LIBER 267 PAGE 410  
 at 8:30 A.M. LOAN NO. 83951

**HOUSEHOLD FINANCE Corporation**  
 ESTABLISHED 1928  
 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
 Room 1 - Second Floor  
 12 S. Centre Street - Phone: Cumberland 3200  
 CUMBERLAND, MARYLAND

MORTGAGORS (NAMES AND ADDRESSES):  
**Paron A. Kesner & Myrtle Kesner, his wife**  
 RD #3, Bosman Addition  
 Cumberland, Maryland

83951

DATE OF THIS MORTGAGE: <b>June 3, 1952</b>		FIRST INSTALLMENT DUE DATE: <b>July 3, 1952</b>		FINAL INSTALLMENT DUE DATE: <b>June 3, 1954</b>	
FACE AMOUNT: <b>\$ 576</b>	DISCOUNT: <b>\$ 69.18</b>	SERVICE CHG: <b>\$ 20</b>	PROCEEDS OF LOAN: <b>\$ 486.88</b>	REC'D'S AND REL'S FEE: <b>\$ 3.30</b>	MONTHLY INSTALLMENTS: NUMBER <b>24</b> AMOUNT OF EACH \$ <b>24.00</b>

DISCOUNT: % OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE:  
 SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
 IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
 DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 15 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:  
 All of the household goods now located in or about Mortgagors' residence at their address above set forth.  
 1 coal range                    1 wardrobe                    1 sewing mach.  
 1 oil stove                    2 dressers                    2 stands  
 1 5 pc breakfast set        2 double beds  
 1 washing machine        1 radio  
 1 wardrobe                    1 refrigerator  
 2 dressers                    2 lamps  
 Also described Motor Vehicle now located at Mortgagors' address above set forth:



Make                    Year Model                    Model No.                    Make No.                    License: State                    Year                    Number  
 WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:  
 J. C. Wright                    Paron A. Kesner (Seal)  
 J. R. Davis                    Myrtle Kesner (Seal)  
 STATE OF MARYLAND  
 CITY OF \_\_\_\_\_

I hereby certify that on this 3rd day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Paron Kesner and Myrtle Kesner Mortgagor (s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and official Seal  
 (SEAL)                    Ethel F. Patsy                    Notary Public.  
 My commission expires 5-4-54  
 For value received, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage on this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_.



HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_

FILED AND RECORDED JUNE 24<sup>th</sup> 1952  
at 8:30 A.M.

CHattel Mortgage

LIBER 267 PAGE 411  
LOAN NO. 83991



HOUSEHOLD FINANCE Corporation

LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone - Cumberland 5289  
CUMBERLAND, MARYLAND

MORTGAGORS NAMES AND ADDRESSES:

John Layton &  
Myrtle V. Layton, his wife  
Potomac Park, RD #6  
Cumberland, Maryland

83991

DATE OF THIS MORTGAGE: June 16, 1952		FIRST INSTALLMENT DUE DATE: July 16, 1952		FINAL INSTALLMENT DUE DATE: June 16, 1954	
FACE AMOUNT \$ 720	DISCOUNT \$86.40	SERVICE CHG. \$ 20	PROCEEDS OF LOAN \$ 613.60	REC. S. & REG. FEES \$ 3.30	MONTHLY INSTALLMENTS: NUMBER 24 AMOUNT OF EACH \$0.00

DISCOUNT: 6% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER;  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
DELINQUENT CHARGE: 3¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

All of the household goods now located in or about Mortgagors' residence at their address above set forth.

- 1 refrigerator
- 1 gas range
- 1 cabinet
- 1 table
- 4 chairs
- 1 sewing machine
- 2 lamps
- 1 radio
- 1 chair
- 3 end tables
- 1 book case
- 1 3pc bedroom suite
- 1 washer
- 1 gas stove
- 1 gas hot water heater

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License State	Year	Number
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WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

*J. G. Wright*  
J. G. Wright  
*J. R. Davis*  
J. R. Davis  
STATE OF MARYLAND  
CITY OF \_\_\_\_\_

*John P. Layton* (Seal)  
John P. Layton  
*Myrtle V. Layton* (Seal)  
Myrtle V. Layton

I hereby certify that on this 16th day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared John P. Layton and Myrtle V. Layton Mortgagor (s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared

J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal

(SEAL)

For value and assigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_



*Ethel F. Patsy*  
Ethel F. Patsy  
My commission expires 5-4-54  
Notary Public.

HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_



FILED AND RECORDED JUNE 24<sup>th</sup> 1952

CHattel Mortgage

LIBER 267 PAGE 412



HOUSEHOLD FINANCE Corporation ESTABLISHED 1918 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW Room 1 - Second Floor 12 S. Center Street - Phone: Cumberland 3200 CUMBERLAND, MARYLAND

MORTGAGORS NAMES AND ADDRESSES: Franklin Mellotte & Dorothy Mellotte, his wife 50 Oak Street Cumberland, Maryland

LOAN NO. 83989

DATE OF THIS MORTGAGE: June 16, 1952	FIRST INSTALLMENT DUE DATE: July 16, 1952	FINAL INSTALLMENT DUE DATE: June 16, 1954
FACE AMOUNT: \$ 816	PROCEEDS OF LOAN: \$ 698.08	MONTHLY INSTALLMENTS: NUMBER 24 AMOUNT OF EACH \$ 34.00
DISCOUNT: \$ 97.92	SERVICE CHG: \$ 20	REC'D'S AND REL'S FEES: \$ 3.30

DISCOUNT: 12% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE: SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER. IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER. DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property: All of the household goods now located in or about Mortgagors' residence at their address above set forth.

- 1 couch
- 1 lounge chair
- 1 desk
- 2 end tables
- 1 washer
- 1 kitchen table
- 4 chairs
- 1 electric range
- 1 refrigerator
- 1 double bed
- 1 chest of drawers
- 1 dresser
- 1 vanity
- 1 cedar chest

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License State	Year	Number
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WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

J. C. Wright, J. R. Davis, STATE OF MARYLAND, CITY OF

Franklin H. Mellotte (Seal), Dorothy Mellotte (Seal)

I hereby certify that on this 16th day of June 1954 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Franklin H. Mellotte and Dorothy Mellotte Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESSETH my hand and Notarial Seal



Ethel F. Patsy, Notary Public, My commission expires 5-4-54

For value received, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage as of this day of 19

HOUSEHOLD FINANCE CORPORATION, by

83989

FILED AND RECORDED JUNE 24<sup>th</sup> 1952  
at 8:30 A.M.

CHATTEL MORTGAGE

LIBER 267 PAGE 413  
LOAN NO. 83957



**HOUSEHOLD FINANCE**  
Corporation  
ESTABLISHED 1916  
LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. CONNOR STREET - Phone: Cumberland 5200  
CUMBERLAND, MARYLAND

MORTGAGOR'S NAMES AND ADDRESSES:

Howard W. Mellott &  
Emma J. Mellott, his wife  
24 Elder St.  
Cumberland, Md.

83957

DATE OF THIS MORTGAGE: June 5, 1952		FIRST INSTALLMENT DUE DATE: July 5, 1952		FINAL INSTALLMENT DUE DATE: June 5, 1954	
FACE AMOUNT: \$ 912.00	DISCOUNT: \$109.44	SERVICE CHG. \$ 20.00	PROCEEDS OF LOAN: \$ 782.56	REC'D'S AND REL'S FEE: \$ 3.30	MONTHLY INSTALLMENTS: NUMBER 24 AMOUNT OF EACH \$ 38.00

DISCOUNT: 8% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE.  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
DELINQUENT CHARGE: 5% FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgages above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:  
All of the household goods now located in or about Mortgagors' residence at their address above set forth.

1 5pc Kitchen set	1 gas heater	1 sew. machine
1 dining room table	1 desk	1 gas heater
1 2pc living room suite	1 library table	
1 ice box	1 washer	4 dressers
1 gas range	5 chairs	2 beds
1 cabinet	1 radio	1 heating stove

The following described Motor Vehicle now located at Mortgagors' address above set forth:



Make Year Model Model No. Motor No. License State Year Number  
WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:  
E. F. Patsy  
J. R. Davis  
STATE OF MARYLAND  
CITY OF Cumberland

Howard W. Mellott (Seal)  
Emma J. Mellott (Seal)

I hereby certify that on this 5th day of June 1952 before me the subscriber, a Notary Public of Maryland and in and for said city, personally appeared Howard W. & Emma J. Mellott and \_\_\_\_\_ Mortgageor (s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared \_\_\_\_\_ Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal  
(SEAL) Ethel P. Patsy Notary Public.  
My commission expires 5-4-53  
For value received, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.

HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_



FILED AND RECORDED JUNE 24<sup>th</sup> 1952  
 at 8:30 A.M.  
**HOUSEHOLD FINANCE**

**CHattel Mortgage**

LIBER 267 PAGE 414  
 LOAN NO. 83960



**HOUSEHOLD FINANCE Corporation**  
 ESTABLISHED 1938  
 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
 Room 1 - Second Floor  
 12 S. Centre Street - Phone: Cumberland 3200  
 CUMBERLAND, MARYLAND

James A. Nealis &  
 India A. Nealis, his wife  
 RT #1  
 LaVale, Md.

DATE OF THIS MORTGAGE: June 6, 1952		FIRST INSTALLMENT DUE DATE: July 6, 1952		FINAL INSTALLMENT DUE DATE: June 6, 1954	
FACE AMOUNT: \$ 1008.00	DISCOUNT: \$ 120.96	SERVICE CHG: \$ 20.36	PROCEEDS OF LOAN: \$ 866.88	REC'D'S AND REL'S FEE: \$ 3.85	MONTHLY INSTALLMENTS: NUMBER 24 AMOUNT OF EACH \$ 42.00

CHARGES: DISCOUNT: 5% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
 SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER;  
 IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
 DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgages above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:  
 All of the household goods now located in or about Mortgagors' residence at their address above set forth.  
 1 cash reg #265126 1 settee 1 sew. machine 1 dresser  
 2 rockers 1 radio 1 radio 2 wardrobes  
 5 mirrors 1 fan 2 floor lamps 1 babybed  
 4 cabinets 3 clippers 1 table 1 5pc Breakfast set  
 1 desk 1 vibrator 1 bed 1 washer  
 4 chairs 1 3pc Living room suite 2 gas heaters  
 The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License State	Year	Number
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WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

*E. J. Patsy*  
 E. J. Patsy  
 J. R. Davis  
 STATE OF MARYLAND  
 CITY OF CUMBERLAND

*James A. Nealis* (Seal)  
 James A. Nealis  
*India A. Nealis* (Seal)  
 India A. Nealis

I hereby certify that on this 6th day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared James A. Nealis and India A. Nealis Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their set. And, at the same time, before me also personally appeared

J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal



*E. J. Patsy*  
 E. J. Patsy Notary Public.  
 My commission expires 5-4-53

For said and the undersigned, being the Mortgagor in the within mortgage, hereby releases the foregoing mortgage this 6th day of June 1952

HOUSEHOLD FINANCE CORPORATION, by

FILED AND RECORDED JUNE 24<sup>th</sup> 1952  
at 8:30 A.M.

CHattel Mortgage

LIBER 267 PAGE 415  
LOAN NO. 83984



HOUSEHOLD FINANCE Corporation

LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5200  
CUMBERLAND, MARYLAND

MORTGAGORS (NAME AND ADDRESS):

Thomas H. Nelson  
Lucille I. Nelson, his wife  
Box 153  
Luke, Md.

83984

DATE OF THIS MORTGAGE:	FIRST INSTALLMENT DUE DATE:	FINAL INSTALLMENT DUE DATE:
June 14, 1952	July 14, 1952	June 14, 1954 ml
FACE AMOUNT	DISCOUNT	SERVICE CHG.
\$ 1008.00	\$ 120.98	20.16
PROCEEDS OF LOAN:	REC'D'S AND REL'S FEES	MONTHLY INSTALLMENTS:
\$ 866.88	\$ 2.85	NUMBER 24 AMOUNT OF EACH \$ 42.00

DISCOUNT: 6% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE.  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
DELINQUENT CHARGE: 5c FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10-DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 742, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

- All of the household goods now located in or about Mortgagors' residence at their address above set forth.
- |                    |                    |               |
|--------------------|--------------------|---------------|
| 3 pc living rm st. | 1 desk & Chair     | 3 pc bedrm st |
| 1 9x12 rug         | 2 end tables       | 1 bed rm st.  |
| 2 floor lamp       | 1 magazine rack    | 1 bed         |
| 1 coffee table     | 1 Refrigerator     | 1 dresser     |
| 1 occasional table | 1 gas range        | 1 night stand |
| 1 studio couch     | 5 pc breakfast set | 1 RCA radio   |

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Buick 1949 15199680 507-148 1952 Md.  
Make Year Model Model No. Motor No. License: State Year Number



WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

*Thomas H. Nelson* (Seal)  
Thomas H. Nelson  
*Lucille I. Nelson* (Seal)  
Lucille I. Nelson

STATE OF MARYLAND  
CITY OF Cumberland

I hereby certify that on this 14<sup>th</sup> day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Thomas & Lucille Nelson and \_\_\_\_\_ Mortgagee (a) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. R. Davis \_\_\_\_\_ Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal



*Ethel F. Patsy*  
Ethel F. Patsy Notary Public.

For value received, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage on this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_.

HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_



Compared and  
 In Title City  
 July 21 1952

FILED AND RECORDED JUNE 24<sup>th</sup> 1952  
 at 8:30 A.M.

CHattel Mortgage

LIBER 267 PAGE 416



**HOUSEHOLD FINANCE**  
 Corporation  
 ESTABLISHED 1919  
 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
 Room 1 - Second Floor  
 12 S. Centre Street - Phone: Cumberland 5200  
 CUMBERLAND, MARYLAND

MORTGAGORS NAMED AND ADDRESSED:

Flossie M. Hudson  
 Walter W. Orndorff, her son  
 314 Waverly Terrace  
 Cumberland, Md.

LOAN NO. 83976

93976

DATE OF THIS MORTGAGE:		FIRST INSTALLMENT DUE DATE:		FINAL INSTALLMENT DUE DATE:	
June 12, 1952		July 12, 1952		June 12, 1954 ml	
FACE AMOUNT:	DISCOUNT:	SERVICE CHG:	PROCEEDS OF LOAN:	REC'D'S AND REL'S FEE:	MONTHLY INSTALLMENTS:
\$ 672.00	\$ 80.64	20.00	\$ 571.36	\$ 3.30	NUMBER 24 AMOUNT OF EACH \$ 28.00

CHARGES: DISCOUNT: 6% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE.  
 SERVICE CHARGE: IF FACE AMOUNT IS \$200 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
 IF FACE AMOUNT EXCEEDS \$200, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
 DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

- All of the household goods now located in or about Mortgagors' residence at their address above set forth.
- 1 chest- cedar
  - 1 steel bed
  - 1 gas stove
  - 1 PC LIVING RM ST.
  - philco radio
  - 1 gas range
  - 2 dresser
  - 1 DAVENPORT
  - 1 vanity
  - 1 washer
  - 3 charis
  - 1 9x12 RUG
  - 1 dresser
  - 5pc dinestuc set
  - 2 END Table
  - 1 chest robe
  - 2 wd cabinet kitchen
  - 1 occasional table
  - 1 desk
  - 5pc breakfast set

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License	Date	Fee	Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

L. L. Ross (Seal)  
 C. F. Stiner (Seal)  
 Flossie M. Hudson (Seal)  
 Walter W. Orndorff (Seal)

STATE OF MARYLAND  
 CITY OF Cumberland

I hereby certify that on this 12 day of June 19 52 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Flossie M. Hudson and Walter W. Orndorff Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their. And, at the same time, before me also personally appeared

J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESSE My Notarial Seal



Notary Public  
 My commission expires 5-4-53

For \_\_\_\_\_ assigned, being the Mortgagee in the within mortgage, hereby releases the foregoing \_\_\_\_\_ day of \_\_\_\_\_, 19 \_\_\_\_\_

HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_

Compared and M. [unclear]  
To [unclear]

FILED AND RECORDED JUNE 24 1952  
at 8:30 A.M.

CHattel Mortgage

1887 207 PAGE 411



HOUSEHOLD FINANCE

Corporation  
ESTABLISHED 1928  
LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5200  
CUMBERLAND, MARYLAND

MORTGAGORS (NAMES AND ADDRESSES):

LOAN NO. 8 971

Robert J. Shipe &  
Helen M. Shipe, his wife  
RT #1  
Oldtown, Md.

53771

DATE OF THIS MORTGAGE: June 10, 1952		FIRST INSTALLMENT DUE DATE: July 10, 1952		FINAL INSTALLMENT DUE DATE: June 10, 1954	
FACE AMOUNT: \$ 672.00	DISCOUNT: \$ 80.64	SERVICE CHG: \$ 20.00	PROCEEDS OF LOAN: \$ 571.36	REC'D'G AND REC'G FEES: \$ 3.30	MONTHLY INSTALLMENTS: NUMBER 24 AMOUNT OF EACH \$ 28.00

CHARGES: DISCOUNT: 5% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
DELINQUENT CHARGE: 3¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described: provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 121, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

All of the household goods now located in or about Mortgagors' residence at their address above set forth.

- 1 refrigerator
- 1 cabinet
- 1 stove
- 1 table
- 1 cabinet
- 1 washer
- 1 buffet
- 1 heating stove
- 1 radio
- 6 chairs
- 1 sew. machine
- 2 double beds
- 1 dresser
- 1 chifferobe
- 1 set of scales

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License State	Year	Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

[Signature]  
E. F. Patsy  
J. R. Davis

[Signature] (Seal)  
Robert J. Shipe  
[Signature] (Seal)  
Helen M. Shipe

STATE OF MARYLAND  
CITY OF Cumberland

I hereby certify that on this 10th day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Robert J. Shipe and Helen M. Shipe Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESSETH [Signature] Notary Seal

(SEAL) NOTARY PUBLIC

[Signature] Notary Public  
Ethel F. Patsy  
My commission expires 5-4-53

For [Signature] being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage this 10th day of June 1952

HOUSEHOLD FINANCE CORPORATION, by [Signature]

7-25-52



Completed and Mailed  
 To *W. J. [unclear]*  
 July 2, 1952

FILED AND RECORDED JUNE 24<sup>th</sup> 1952  
 at 8:30 A.M.

**CHattel Mortgage**

LIBER 267 PAGE 418

LOAN NO. 83969



**HOUSEHOLD FINANCE Corporation**  
 INCORPORATED 1938  
 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
 Room 1 - Second Floor  
 12 N. Centre Street - Phone: Cumberland 5200  
 CUMBERLAND, MARYLAND

Russell C. Shapley &  
 Myrtle S. Shapley, his wife  
 50 Browning St.  
 Cumberland, Md.

423 41

DATE OF THIS MORTGAGE:		FIRST INSTALLMENT DUE DATE:		FINAL INSTALLMENT DUE DATE:	
June 10, 1952		July 10, 1952		June 10, 1954	
FACE AMOUNT:	DISCOUNT:	SERVICE CHG:	PROCEEDS OF LOAN:	REC'D'S AND REL'S FEES:	MONTHLY INSTALLMENTS:
\$1200.00	\$34.00	\$24.00	\$1032.00	\$3.85	NUMBER 24 AMOUNT OF EACH \$ 50.00

CHARGES: DISCOUNT, 1% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE.  
 SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
 DELINQUENT CHARGE: 1% FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

- Description of mortgaged property:
- All of the household goods now located in or about Mortgagors' residence at their address above set forth.
- |                         |          |                 |                     |
|-------------------------|----------|-----------------|---------------------|
| 1 7pc Dinnette set      | 1 rocker | 1 sew. machine  | 1 4pc bedroom suite |
| 1 refrigerator          | 1 table  | 1 desk          | 1 radio             |
| 1 range                 | 1 radio  | 1 piano         | 1 rocker            |
| 1 cabinet               | 5 lamps  | 1 end table     |                     |
| 3 utility cabinets      | 7 chairs | 1 bedroom suite |                     |
| 1 3pc living room suite | 1 washer | 2 closets       |                     |
- The following described Motor Vehicle now located at Mortgagors' address above set forth:



Make	Year Model	Model No.	Make No.	License	Date	Year	Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

E. F. Patsy  
 J. R. Conover  
 STATE OF MARYLAND  
 CITY OF Cumberland

Russell C. Shapley (Seal)  
 Myrtle S. Shapley (Seal)

I hereby certify that on this 10th day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Russell C. Shapley and Myrtle S. Shapley Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared

J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this certificate.



Ethel F. Patsy Notary Public  
 My commission expires 5-4-53

undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing Mortgagee on this day of 19

HOUSEHOLD FINANCE CORPORATION, by

Compared and Mailed  
 To *Mt. Airy, N.C.*  
*July 21, 1952*

FILED AND RECORDED JUNE 24<sup>th</sup> 1952

CHATTEL MORTGAGE

LIBER 267 PAGE 419



at 8:30 A.M.  
**HOUSEHOLD FINANCE**  
*Corporation*  
 ESTABLISHED 1978  
 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
 Room 1 - Second Floor  
 12 S. Centre Street - Phone: Cumberland 5201  
 CUMBERLAND, MARYLAND

MORTGAGORS (NAMES AND ADDRESSES):

LOAN NO. 83952

Leonard W. Thomas &  
 Mabel M. Thomas, his wife  
 320 Crawford St.  
 Cumberland, Md.

83952

DATE OF THIS MORTGAGE:		FIRST INSTALLMENT DUE DATE:		FINAL INSTALLMENT DUE DATE:	
June 4, 1952		July 4, 1952		June 4, 1954	
FACE AMOUNT:	DISCOUNT:	SERVICE CHG.	PROCEEDS OF LOAN:	REC'G AND REL'G FEES:	MONTHLY INSTALLMENTS:
\$ 912.00	\$109.44	\$ 20.00	\$ 782.56	\$ 3.30	NUMBER 24 AMOUNT OF EACH \$ 38.00.

DISCOUNT: 5% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE.  
 SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
 IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
 DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require. Description of mortgaged property:

- All of the household goods now located in or about Mortgagors' residence at their address above set forth.
- 1 Spc Bedroom suite
  - 1 radio
  - 2 desks
  - 1 ice box
  - 1 heatrola
  - 1 Spc Kitchen set
  - 2 couches
  - 1 gas range
  - 4 beds
  - 1 cabinet
  - 5 rugs

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make Year Model Model No. Motor No. License State Year Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

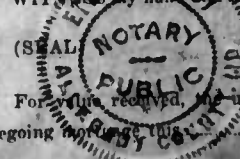
*E. F. Patsy*  
 E. F. Patsy  
*J. R. Davis*  
 J. R. Davis

*Leonard W. Thomas*  
 Leonard W. Thomas  
*Mabel M. Thomas*  
 Mabel M. Thomas (Seal)

STATE OF MARYLAND  
 CITY OF Cumberland

I hereby certify that on this 4th day of June, 1952, before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Leonard W. Thomas and Mabel M. Thomas, Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. R. Davis, Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this mortgage.

WITNESS my hand and Notarial Seal



*Ethel F. Patsy*  
 Ethel F. Patsy  
 Notary Public.  
 My commission expires 5-4-53

For this received, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage on this day of 1952.

HOUSEHOLD FINANCE CORPORATION, by



Completed  
 30 Mtgs City  
 July 20 1952

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 **CHattel Mortgage** LIBER 267 PAGE 420



**HOUSEHOLD FINANCE**  
 Corporation  
 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
 Room 1 - Second Floor  
 12 S. Centre Street - Phone: Cumberland 5200  
 CUMBERLAND, MARYLAND

MORTGAGORS (NAMES AND ADDRESSES):  
 LOAN NO. 83992

Donald W. Thomas &  
 Leona M. Thomas, his wife  
 327 Bedford Street  
 Cumberland, Maryland

P3912

DATE OF THIS MORTGAGE: June 16, 1952		FIRST INSTALLMENT DUE DATE: July 16, 1952		FINAL INSTALLMENT DUE DATE: June 16, 1954	
FACE AMOUNT: \$ 816	DISCOUNT: \$ 97.92	SERVICE CHG: \$ 20	PROCEEDS OF LOAN: \$ 698.08	SEC'D AND REUS FNS: \$ 5.30	MONTHLY INSTALLMENTS: NUMBER 24 AMOUNT OF EACH \$ 34.00

CHARGES: DISCOUNT: 5% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
 SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
 DELINQUENT CHARGE: 5% FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month-to-and-including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

- Description of mortgaged property:
- All of the household goods now located in or about Mortgagors' residence at their address above set forth.
- |                         |                      |                      |
|-------------------------|----------------------|----------------------|
| 1 3pc living room suite | 2 table lamps 1      | 1 cabinet            |
| 1 rug                   | 1 coffee table       | 1 5pc breakf ast set |
| 1 floor lamp            | 1 4 pc bedroom suite | 1 cabinet            |
| 1 radio RCA             | 1 double bed         | 1 ice box            |
| 1 cabinet radio         | 1 clothes press      | 1 book case          |
| 2 end tables            |                      |                      |
- The following described Motor Vehicle now located at Mortgagors' address above set forth:



WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

<i>J. C. Wright</i> J. C. Wright	<i>Donald W. Thomas</i> Donald W. Thomas (Seal)
<i>J. R. Davis</i> J. R. Davis STATE OF MARYLAND	<i>Leona M. Thomas</i> Leona M. Thomas (Seal)

CITY OF \_\_\_\_\_

I hereby certify that on this 16th day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Donald W. Thomas and Leona M. Thomas Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal

(SEAL) *Ethel F. Patsy*  
 Ethel F. Patsy Notary Public.  
 My commission expires 5-4-54

For the purpose of releasing the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_.

HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_

FILED AND RECORDED JUNE 24<sup>th</sup> 1952  
at 8:30 A.M.

CHATTEL MORTGAGE

LIBER 267 PAGE 421



HOUSEHOLD FINANCE

Corporation  
ESTABLISHED 1929  
LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5200  
CUMBERLAND, MARYLAND

MORTGAGORS NAMES AND ADDRESSES:

Watson D. Trail &  
Lelah B. Trail, his wife  
128 Columbia St.  
Cumberland, Md.

S 3958

DATE OF THIS MORTGAGE:		FIRST INSTALLMENT DUE DATE:		FINAL INSTALLMENT DUE DATE:	
June 5, 1952		July 5, 1952		June 5, 1954	
FACE AMOUNT	DISCOUNT	SERVICE CHG.	PROCEEDS OF LOAN	REC'D'S AND REL'G FEES	MONTHLY INSTALLMENTS:
\$ 520.00	\$ 52.00	\$ 20.00	\$ 448.00	\$ 3.30	NUMBER 20 AMOUNT OF EACH \$ 26.00

CHARGES: DISCOUNT: 6% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE.  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be Void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

All of the household goods now located in or about Mortgagors' residence at their address above set forth.

- 1 3pc Bedroom suite
- 1 cedar chest
- 1 3pc Bedroom suite
- 1 6pc Dining room suite
- 1 radio
- 1 rocker
- 1 davenport
- 2 reclining chairs
- 1 bookcase
- 3 chairs
- 1 sew. machine
- 1 washer
- 1 gas range
- 1 refrigerator



The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License State	Year	Number
WITNESS the hands and seals of Mortgagors the day of the date hereof above written.						

Signed, sealed and delivered in the presence of:

E. F. Patsy  
J. P. Wineland

Watson D. Trail (Seal)  
Lelah B. Trail (Seal)

STATE OF MARYLAND  
CITY OF Cumberland

I hereby certify that on this 5 day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Watson D. Trail and Lelah B. Trail Mortgagor (s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal



Ethel F. Patsy  
Notary Public.  
My commission expires 5-4-53

For value of the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage day of \_\_\_\_\_, 19\_\_\_\_

HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_



Com

Mtge City  
July 21 52

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 CHATTEL MORTGAGE LIBER 267 PAGE 422

**HOUSEHOLD FINANCE**  
Corporation  
ESTABLISHED 1974  
LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5200  
CUMBERLAND, MARYLAND

MORTGAGORS (NAMES AND ADDRESSES):  
LOAN NO. 83962  
Charles E. True &  
Mary E. True, his wife  
RD #2 Williams Rd.  
Cumberland, Md/

DATE OF THIS MORTGAGE: June 6, 1952		FIRST INSTALLMENT DUE DATE: July 6, 1952		FINAL INSTALLMENT DUE DATE: June 6, 1954	
FACE AMOUNT: \$ 768.00	DISCOUNT: \$ 92.16	SERVICE CHG: \$ 20.00	PROCEEDS OF LOAN: \$ 555.84	REC'D'S AND REL'S FEES: \$ 3.30	MONTHLY INSTALLMENTS: NUMBER 24 AMOUNT OF EACH \$ 32.00

DISCOUNT: % OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE:  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER.  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

- All of the household goods now located in or about Mortgagors' residence at their address above set forth.
- 1 gas range
  - 1 refrigerator
  - 1 5pc dinette set
  - 1 table radio
  - 1 toaster
  - 1 3pc dining room suite
  - 1 rug
  - 1 3pc Living room suite
  - 1 end table
  - 1 table
  - 2 lamps
  - 1 bench
  - 1 end table
  - 1 Baby 5pc
  - 1 4pc Bedroomsuite
  - 1 washer
- The following described Motor Vehicle is located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License State	Year	Number
------	------------	-----------	-----------	---------------	------	--------

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

*L. V. Ross*  
L. V. Ross  
*J. R. Davis*  
J. R. Davis

*Charles E. True* (Seal)  
Charles E. True  
*Mary E. True* (Seal)  
Mary E. True

STATE OF MARYLAND  
CITY OF Cumberland

I hereby certify that on this 6 day of June 19 52 before me the subscriber, Charles E. True a Notary Public of Maryland in and for said city, personally appeared and Mary E. True Mortgagor (s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this certificate.



*Ethel F. Patsy*  
Ethel F. Patsy  
My commission expires 5-4-53  
Notary Public.

undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing day of 19

HOUSEHOLD FINANCE CORPORATION, by

83962

FILED AND RECORDED JUNE 24<sup>th</sup> 1952  
at 8:30 A.M.

CHattel Mortgage

LIBER 267 PAGE 423



HOUSEHOLD FINANCE Corporation

ESTABLISHED 1918  
LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5204  
CUMBERLAND, MARYLAND

MORTGAGORS (NAMES AND ADDRESSES):

LOAN NO. 83964

Lloyd Truly &  
Margaret P. Truly, his wife  
210 1st St.  
Frostburg, Md.

73964

DATE OF THIS MORTGAGE:		FIRST INSTALLMENT DUE DATE:		FINAL INSTALLMENT DUE DATE:	
June 9, 1952		July 9, 1952		February 9, 1954	
FACE AMOUNT:	DISCOUNT:	SERVICE CHG:	PROCEEDS OF LOAN:	REC'D'S AND REL'G FEES:	MONTHLY INSTALLMENTS:
\$ 840.00	\$ 84.00	\$ 20.00	\$ 736.00	\$ 3.30	NUMBER 20 AMOUNT OF EACH \$ 42.00

CHARGES: DISCOUNT: 6% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER;  
IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER;  
DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount incurred by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

All of the household goods now located in or about Mortgagors' residence at their address above set forth.

- |                  |                    |                   |
|------------------|--------------------|-------------------|
| 1 Crosley TV Set | 1 ABC Washer       | 1 gas range       |
| 1 davenport      | 1 double bed       | 1 4pc dinette set |
| 2 chairs         | 1 vanity dresser   |                   |
| 1 coffee table   | 1 dresser          |                   |
| 1 end table      | 1 chest of drawers |                   |
| 1 rocker         | 1 frigidaire       |                   |

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make Year Model Model No. Motor No. License State Year Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered  
in the presence of:

*E. F. Patsy*  
E. F. Patsy  
*J. F. Conover*  
J. F. Conover

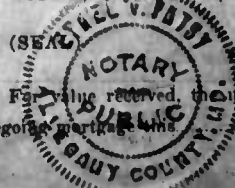
*Lloyd Truly* (Seal)  
Lloyd Truly  
*Margaret P. Truly* (Seal)  
Margaret P. Truly

STATE OF MARYLAND  
CITY OF Cumberland

I hereby certify that on this 9th day of July 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Lloyd Truly and Margaret P. Truly Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared

J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal



*Ethel F. Patsy*  
Ethel F. Patsy Notary Public.  
My commission expires 5-4-53

For value received, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage this \_\_\_\_\_ day of \_\_\_\_\_ 19\_\_\_\_

HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_



**HOUSEHOLD FINANCE**  
 Corporation  
 INCORPORATED 1939  
 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
 Room 1 - Second Floor  
 12 S. Center Street - Phone: Cumberland 5200  
 CUMBERLAND, MARYLAND

Arthur C. Westfall, Sr.  
 Elvina Westfall, his wife  
 502 Springdale Street  
 Cumberland, Maryland

83987

DATE OF THIS MORTGAGE:	FIRST INSTALLMENT DUE DATE:	FINAL INSTALLMENT DUE DATE:
6-16-52 June 16, 1952	July 16, 1952	June 16, 1954
FACE AMOUNT:	DISCOUNT:	SERVICE CHG.:
\$ 1104	\$ 132.46	\$ 22.08
PROCEEDS OF LOAN:	REC'D'S AND REL. FEE:	MONTHLY INSTALLMENTS:
\$ 949.44	\$ 3.85	NUMBER 24 AMOUNT OF EACH \$ 46.00

CHARGE: DISCOUNT: 6% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
 SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER;  
 IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICH EVER IS GREATER.  
 DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount unearned by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:  
 All of the household goods now located in or about Mortgagors' residence at their address above set forth.

- 3 beds
- 1 dresser
- 1 dressing table
- 1 wardrobe
- 1 gas range
- 1 kitchen table
- 5 chairs
- 1 cupboard
- 1 sideboard
- 1 phonograph
- 3pc living room suite
- 1 rug

The following described Motor Vehicle now located at Mortgagors' address above set forth:

Make	Year Model	Model No.	Motor No.	License	Date	Year	Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of:

J. C. Wright  
 J. C. Wright

Arthur C. Westfall, Sr. (Seal)  
 Elvina Westfall (Seal)

J. R. Davis  
 STATE OF MARYLAND  
 CITY OF

I hereby certify that on this 16th day of June 1952 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Arthur C. Westfall and Elvina Westfall Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared

J. R. Davis Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth and that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal



Ethel F. Patsy  
 Notary Public.  
 My commission expires 5-4-54

For value received and undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage this \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_.

HOUSEHOLD FINANCE CORPORATION, by \_\_\_\_\_

FILED AND RECORDED JUNE 24 1952

CHattel Mortgage

LIBER 267 PAGE 425  
LOAN NO. 84000



HOUSEHOLD FINANCE Corporation

ESTABLISHED 1926  
LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5200  
CUMBERLAND, MARYLAND

MORTGAGORS (NAME(S) AND ADDRESS(ES))

Verner J. Winner &  
Ruth A. Winner, his wife  
713 Glenmore St.  
Cumberland, Md.

54045

DATE OF THIS MORTGAGE:		FIRST INSTALLMENT DUE DATE:		FINAL INSTALLMENT DUE DATE:	
June 9, 1952		July 9, 1952		June 9, 1954	
FACE AMOUNT:	DISCOUNT:	SERVICE CHG:	PROCEEDS OF LOAN:	REC'D'S AND REL'S FEE:	MONTHLY INSTALLMENTS:
\$ 1056	\$ 126.75	\$ 21.12	\$ 908.16	\$ 3.85	NUMBER 24 AMOUNT OF EACH \$ 44.00

CHARGES: DISCOUNT, 5% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE (SERVICE CHARGE) IF FACE AMOUNT IS \$500 OR LESS, 4% THEREOF OR \$4, WHICH EVER IS GREATER. IF FACE AMOUNT EXCEEDS \$500, 3% THEREOF OR \$20, WHICH EVER IS GREATER. DELINQUENT CHARGE: 5¢ FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS.

IN CONSIDERATION of a loan made by Household Finance Corporation at its above office, the Mortgagors above named hereby convey and mortgage to said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void.

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day. Payment in advance may be made in any amount. Discount incurred by reason of prepayment in full shall be refunded as required by law. Default in paying any installment shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable. A statement of said loan has been delivered to the borrower as required by law. Delinquency charges shall not be imposed more than once for the same delinquency. Payments shall be applied to installments in the order of their maturity.

Mortgagors may possess said property until default in paying any installment. At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said property; (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain; and (c) if all or any part of the mortgaged property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions. The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors.

The Mortgagors covenant that they exclusively possess and own said property free and clear of all incumbrances except as otherwise noted, and that they will warrant and defend the same against all persons except the Mortgagee. Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter. Plural words shall be construed in the singular as the context may require.

Description of mortgaged property:

All of the household goods now located in or about Mortgagors' residence at their address above set forth.

- 1 living room suite
- 4 floor lamps
- 4 rugs
- 1 radio
- 1 dining room suite
- 1 kitchen range
- 1 washer
- 1 refrigerator
- 1 bedroom suite
- 1 piano
- 1 bed
- 1 dresser

The following described Motor Vehicle, now located at Mortgagors' address above set forth:

Make Year Model Model No. Motor No. License State Year Number

WITNESS the hands and seals of Mortgagors the day of the date hereof above written.

Signed, sealed and delivered in the presence of

J. P. COOVER

J. C. Wright  
STATE OF MARYLAND  
CITY OF

Verner J. Winner (Seal)  
Ruth A. Winner (Seal)

I hereby certify that on this 9th day of June 1952, before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Verner J. Winner and Ruth A. Winner Mortgagor(s) named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared

J. R. DAVIS, Attorney in fact of the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notary Seal



Ethel F. Patsy Notary Public  
My commission expires 5-4-54

For value hereof, the undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage on this day of 19

HOUSEHOLD FINANCE CORPORATION, by

FILED AND RECORDED JUNE 24<sup>th</sup>  
1952 at 1:00 P.M.

LIBER 267 PAGE 426

### Chattel Mortgage

THIS CHATTEL MORTGAGE, Made this 11 day of June 1952  
by Crowe, Harold E. and Virginia L.  
Cumberland of the City of Allegheny

State of Maryland, hereinafter called "Mortgagor," to  
**SLOAN LOAN COMPANY**

**108 Frederick Street Cumberland, Maryland** hereinafter called "Mortgagee"

Witnesseth: That for and in consideration of the sum of Eight Hundred Forty and no/100 Dollars  
(\$ 840.00), the actual amount lent by Mortgagee to Mortgagor, receipt whereof is hereby acknowledged, and which amount  
Mortgagor hereby covenants to repay unto Mortgagee as hereinafter set forth, Mortgagee doth hereby bargain and sell unto Mortgagee  
the following described personal property:

The chattel, including household furniture, now located at No. \_\_\_\_\_ Street  
in said City of \_\_\_\_\_, in said State of Maryland, that is to say:



and, in addition thereto, all other goods and chattels of like nature and all other furniture, fixtures, carpets, rugs, clocks, strings, linens,  
china, crockery, cutlery, utensils, silverware, musical instruments and household goods hereafter acquired by the Mortgagor and kept or  
used in or about the premises or commingled with or substituted for any chattels herein mentioned.

The following described motor vehicle with all attachments and equipment, now located in Cumberland  
Maryland, that is to say:

MAKE	MODEL	YEAR	ENGINE No.	SERIAL No.	OTHER IDENTIFICATION
Chevrolet	4 door sedan	1948	FA346253	1HJL25097	

TO HAVE AND TO HOLD the same unto Mortgagee, its successors and assigns, forever.  
PROVIDED, HOWEVER, that if Mortgagor shall pay or cause to be paid to Mortgagee, its successors and assigns, at its reg-  
ular place of business the aforesaid sum of Eight Hundred Forty and no/100 Dollars,  
(\$ 840.00) according to the terms of and as evidenced by a certain promissory note of even date herewith payable in  
\_\_\_\_\_ successive monthly installments as follows: \_\_\_\_\_ installments of \$ \_\_\_\_\_  
each; \_\_\_\_\_ installments of \$ \_\_\_\_\_ each; \_\_\_\_\_ installments of \$ \_\_\_\_\_ each;  
installments of \$ \_\_\_\_\_ each; payable on the 1 of each month beginning on the 1 day of  
JULY, 1952 with interest after maturity at 6% per annum, then these presents shall  
be void, included in the principal amount of this note and herewith agreed to and covenanted to be paid by the undersigned are interest,  
in advance at the rate of 6% per year on the original amount of the loan, amounting to \$ 84.00; and service  
charges, in advance, in the amount of \$ 20.00. In event of default in the payment of this contract or any installment  
thereof, a delinquent charge will be made on the basis of 3c for each default continuing for five or more days in the payment of \$1.00  
or a fraction thereof.

Mortgagor covenants that he or she exclusively owns and possesses said mortgaged personal property and that there is no lien,  
claim or encumbrance or conditional purchase title against the same; that he or she will not remove said motor vehicle from the state  
of Maryland or said other mortgaged personal property from the above described premises without consent in writing of Mortgagee, its suc-  
cessor and assigns, herein, and that said mortgaged personal property shall be subject to view and inspection by Mortgagee, its successor  
and assigns, at any time.

If this mortgage includes a motor vehicle, the mortgagor covenants that they will at their own cost and expense procure insurance  
of the property for the benefit of the mortgagee with an insurance company duly qualified to act in this state and in an amount agree-  
able to the mortgagee against loss or damage by fire, theft, collision and conversion. Said policies and certificates thereof shall be de-  
livered to the mortgagee and the mortgagee may make any settlement or adjustment on any claim or claims for all loss received under, or  
by virtue of any insurance policies or certificates and receive and collect the same and execute in the name of the mortgagor and deliver  
all such instruments and do all such acts as attorney in fact irrevocable for the mortgagee, as may be necessary or proper or convenient  
to effectuate any such settlement, adjustment or collection without liability for the alleged inadequacy of the settlement and adjustment.  
Should the mortgagor fail to procure such insurance or keep the same in full force and effect for the duration of this mortgage, then  
at the option of the mortgagee, its successors or assigns the entire amount then unpaid shall immediately become due and payable. It is  
agreed that loss, injury to or destruction of said property shall not release the mortgagor from making the payments provided for hereon.

In the event default shall be made in the payment of said debt according to the terms of said note, then the entire remaining unpaid  
balance shall immediately become due and payable at the option of Mortgagee, its successor and assigns, without prior demand, and  
Mortgagee, its successor and assigns, shall be entitled to immediate possession of the mortgaged personal property and may at once take  
possession thereof whenever found, without any liability on the part of Mortgagee, its successor and assigns, to Mortgagor; after such  
possession under the terms hereof, Mortgagee, its successor and assigns, agrees to sell the mortgaged personal property upon the fol-  
lowing terms and conditions:  
20-D Maryland 1-43



Mortgagee, its successor and assigns, will give not less than twenty (20) days notice in writing by registered mail to Mortgagor at his or her last known address, notifying him or her that Mortgagee, its successor and assigns, will cause the mortgaged personal property to be sold at public auction by a duly licensed auctioneer to the highest cash bidder therefor, at a time and the place designated in said notice; provided that if there be no law requiring the licensing of auctioneers in the place thus designated, Mortgagee, its successor and assigns, may substitute for the duly licensed auctioneer aforesaid, a person regularly engaged in conducting auction sales in such place, and provided further that such place shall be either in the City or County in which Mortgagor resides or in the City or County in which mortgagee, its successor and assigns, is licensed, whichever mortgagee, its successor and assigns, shall elect.

If this mortgage includes both a motor vehicle and other personal property, and if there shall occur a default as above described, said mortgagee at its option, may take any legal or other action it may deem necessary against such motor vehicle or against such other personal property, without in any way prejudicing its right to take any additional action at a later date to enforce its lien upon the part of the security against which action has not been taken.

The remedy herein provided shall be in addition to, and not in limitation of, any other right or remedy which Mortgagee, its successors and assigns, may have. The Mortgagor authorizes the Mortgagee, its successors or assigns or

its or their attorneys after any default hereunder to sell the hereby mortgaged property under the provisions of Article 66 of the Public General Laws of Maryland or any supplement, amendment or addition thereto or thereof heretofore or hereafter enacted.

And the said Mortgagor consent that a decree may be passed for the sale of said property (the sale to take place after a default in any of the conditions of this Mortgage shall have occurred), under the provisions of Article 66 of the Public General Laws of Maryland or any supplement thereto or under any other general or local law of the State of Maryland, heretofore or hereafter enacted, or this Mortgage may be foreclosed under any law or laws of said State of Maryland intended to facilitate the regular or extra-judicial proceedings on Mortgages, as fully and in the same manner as if special assent and powers were hereby given and granted.

Wherever the context so requires or permits the singular shall be taken in the plural and the plural shall be taken in the singular IN TESTIMONY WHEREOF, witness the hand(s) and seal(s) of said Mortgagor(s)

WITNESS *Blair R. Chapman* (SEAL)  
WITNESS *Marcella J. Garland* (SEAL)  
WITNESS *Harold E. Crews* (SEAL)  
WITNESS *Virginia L. Crews* (SEAL)

STATE OF MARYLAND CITY OF ..... Cumberland-Allegany ..... TO WIT:  
COUNTY

I HEREBY CERTIFY that on this ..... 11th ..... day of ... June ..... 1952 .., before me, the subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City of ..... aforesaid, personally appeared ..... Harold E. Crews & Virginia L. Crews ..... the Mortgagor(s) named in the foregoing Chattel Mortgage and acknowledged said Mortgage to be their ... act. And, at the same time, before me also personally appeared ..... Alexander. Sloan ..... Agent for the within named Mortgagee, and made oath in due form of law that the consideration set forth in the within mortgage is true and bona fide, as therein set forth, and he further made oath that he is the agent of the Mortgagee and duly authorized by said Mortgagee to make this affidavit.



WITNESS my hand and Notarial Seal.

*Blair R. Chapman*  
Notary Public.



Com

To Mtge City  
July 20 1952

FILED AND RECORDED JUNE 24<sup>th</sup>  
1952 at 1:00 P.M.

LIBER 267 PAGE 428<sup>1</sup>  
CHattel MORTGAGE  
LOAN NO. 1548

MORTGAGEE

MORTGAGOR'S NAME AND ADDRESS:

Johnson, Daniel E. & Anna E.  
Route #6, Narrows Park  
Cumberland, Allegany Co., Maryland

SLOAN LOAN COMPANY  
108 Frederick St. Cumberland, Md.  
Phone Cumberland 4893

Date of this Mortgage <b>6/17/1952</b>	First Payment Due <b>7/20/1952</b>	Principal Amount of Note and Actual Amount of Loan \$ <b>150.00</b>	Principal and Int. Payable Monthly Payments <b>\$ 12</b>	First Payment <b>\$ 15.07</b>	Notes (Except Final) <b>12</b>	FINAL PAYMENT DUE <b>6/20/1953</b>
DATE YOU PAY EACH MONTH <b>20th</b>						Agreed Rate of Interest <b>3%</b> per month on unpaid principal balance.

IN CONSIDERATION of a loan made by the above named Mortgagee at its above office in the principal amount above stated, the Mortgagor above named hereby bargains and sells to said Mortgagee, its successors and assigns the goods and chattels hereinafter described; provided, however, if the said mortgagors shall pay their loan of even date in the amount loaned to the mortgagor with interest at the agreed rate, payable in consecutive monthly payments stated above, on the same day of each succeeding month until the full obligation of said loan is paid on the date of the final payment stated above, then this mortgage to be void, otherwise to remain in full force and effect.

The Mortgagor covenants that he or she exclusively owns and possesses said mortgaged personal property and that there is no lien, claim or encumbrance or conditional purchase title against the same; that he or she will not remove said motor vehicle from the State of Maryland or said other mortgaged personal property from the above described premises without the consent in writing of the Mortgagee herein, and that said mortgaged personal property shall be subject to view and inspection by the Mortgagee at any time.

In the event of default in any of the covenants or conditions hereof, or if the Mortgagor sell or offer to sell said mortgaged personal property, or any part thereof, then the entire remaining unpaid principal, together with interest as aforesaid, shall immediately become due and payable at the option of the Mortgagee, without prior demand, and said Mortgagee shall be entitled to immediate possession of the mortgaged personal property and may at once take possession thereof wherever found, without any liability on the part of the Mortgagor to the Mortgagee; after such possession under the terms hereof, the Mortgagee agrees to sell the mortgaged personal property upon the following terms and conditions:

The Mortgagee will give not less than twenty (20) days' notice in writing by registered mail to the Mortgagor at his or her last known address, notifying him or her that the Mortgagee will cause the mortgaged personal property to be sold at public auction at the expense of the Mortgagor (including auctioneer's fees, storage and other expenses of sale) by a duly licensed auctioneer to the highest cash bidder therefore, at a time and the place designated in said notice; provided that if there be no law requiring the licensing of auctioneers in the place thus designated, the Mortgagee may substitute for the duly licensed auctioneer aforesaid, a person regularly engaged in conducting auction sales in such place; and provided further that such place shall be either in the City or County in which the Mortgagor resides or in the City or County in which the Mortgagee is licensed, whichever the Mortgagee shall elect. At any time prior to said sale, the Mortgagor may obtain possession of the said mortgaged personal property upon payment to the said Mortgagee of the balance due thereon together with any unpaid interest.

The remedy herein provided shall be in addition to, and not in limitation of, any other right or remedy which the Mortgagee may have. Sunday and holiday due dates are extended to next business day.

The Mortgagor acknowledges to have received from the Mortgagee, in connection with the loan herein mentioned, a statement in the English language, showing the amount and date of the loan, the maturity thereof, the nature of the security for the loan, the name and address of the Mortgagor, the name and address of the Mortgagee, the rate of interest charged and the provisions of Section 18 of Article 58A of the Uniform Small Loan Laws of Maryland.

Wherever the context so requires or permits the singular shall be taken in the plural and the plural shall be taken in the singular.

DESCRIPTION OF MORTGAGED PROPERTY:

Make of Car	Model	Year	Engine No.	Serial No.	Title No.
DeSoto	4 Door Sedan	1939		5637024	

The following household furniture, now located at Route #6, Narrows Park, Cumberland, Maryland  
Street Address City  
1 stove, 1 refrigerator, 1 table, 4 chairs, 2 beds, 2 dressers, 1 radio, 2 chairs,  
2 stands, 1 sofa.

IN TESTIMONY WHEREOF, Witness the hand(s) and seal(s) of said Mortgagor(s).

Witness Daniel E. Johnson (SEAL)  
Anna E. Johnson (SEAL)  
Daniel E. Johnson (SEAL)  
Daniel E. Johnson (SEAL)

ACKNOWLEDGMENT

STATE OF MARYLAND, CITY OF Cumberland TO WIT:

I HEREBY CERTIFY that on this 17th day of June, 1952, before me, the subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City aforesaid, personally appeared Daniel E. Johnson & Anna E. Johnson the Mortgagor(s) named in the foregoing Chattel Mortgage and acknowledged said Mortgage to be their act. And, at the same

time, before me also personally appeared Alexander Sloan Agent for the within named Mortgagee, and made oath in due form of law that the consideration set forth in the within mortgage is true and bona fide, as therein set forth, and he further made oath that he is the agent of the Mortgagee and duly authorized by said Mortgagee to make this affidavit.

WITNESS my hand and Notarial Seal.

*Blair R. Chappell*  
Notary Public.

FILED AND RECORDED JUNE 24  
1952 at 1:00 P.M.

LIBER 267 PAGE 430  
Chattel Mortgage

THIS CHATTEL MORTGAGE, Made this 20th day of June 1952  
by James C. Zambowar  
Cumberland of the City of Allegany

State of Maryland, hereinafter called "Mortgagor," to  
SLOAN LOAN COMPANY

106 Frederick Street Cumberland, Maryland hereinafter called "Mortgagee."

Witnesseth: That for and in consideration of the sum of One Thousand Twenty Six and no/100 Dollars (\$1026.00), the actual amount lent by Mortgagee to Mortgagor, receipt whereof is hereby acknowledged, and which amount Mortgagor hereby covenants to repay unto Mortgagee as hereinafter set forth, Mortgagor doth hereby bargain and sell unto Mortgagee the following described personal property:

The chattels, including household furniture, now located at No. Street in said City of in said State of Maryland, that is to say:



and, in addition thereto, all other goods and chattels of like nature and all other furniture, fixtures, carpets, rugs, clocks, fittings, linens, china, crockery, cutlery, utensils, silverware, musical instruments and household goods hereafter acquired by the Mortgagor and kept or used in or about the premises or commingled with or substituted for any chattels herein mentioned.

The following described motor vehicle with all attachments and equipment, now located in Cumberland-Allegany Maryland, that is to say:

MAKE	MODEL	YEAR	ENGINE No.	SERIAL No.	OTHER IDENTIFICATION
Pontiac	Sedan Coupe	1948	P6PA-21541		

TO HAVE AND TO HOLD the same unto Mortgagee, its successors and assigns, forever.  
PROVIDED, HOWEVER, that if Mortgagor shall pay or cause to be paid to Mortgagee, its successors and assigns, at its regular place of business the aforesaid sum of One Thousand Twenty Six and no/100 Dollars (\$1026.00) according to the terms of and as evidenced by a certain promissory note of even date herewith payable in 18 successive monthly instalments as follows: 18 instalments of \$57.00 each; instalments of \$ each; instalments of \$ each; instalments of \$ each; payable on the 10 of each month beginning on the 10 day of July 1952 with interest after maturity at 6% per annum, then these presents shall be void. Included in the principal amount of this note and herewith agreed to and covenanted to be paid by the undersigned are interest, in advance at the rate of 6% per year on the original amount of the loan, amounting to \$92.34; and service charges, in advance, in the amount of \$20.00. In event of default in the payment of this contract or any instalment thereof, a delinquent charge will be made on the basis of 3c for each default continuing for five or more days in the payment of \$1.00 or a fraction thereof.

Mortgagor covenants that he or she exclusively owns and possesses said mortgaged personal property and that there is no lien, claim or encumbrance or conditional purchase title against the same; that he or she will not remove said motor vehicle from the state of Maryland or said other mortgaged personal property from the above described premises without consent in writing of Mortgagee, its successor and assigns, herein, and that said mortgaged personal property shall be subject to view and inspection by Mortgagee, its successor and assigns, at any time.

If this mortgage includes a motor vehicle, the mortgagors covenant that they will at their own cost and expense procure insurance of the property for the benefit of the mortgagee with an insurance company duly qualified to act in this state and in an amount agreeable to the mortgagee against loss or damage by fire, theft, collision and conversion. Said policies and certificates thereof shall be delivered to the mortgagee and the mortgagee may make any settlement or adjustment on any claim or claims for all loss received under, or by virtue of any insurance policies or otherwise and receive and collect the same and execute in the name of the mortgagors and deliver all such instruments and do all such acts as attorney in fact irrevocable for the mortgagors, as may be necessary or proper or convenient to effectuate any such settlement, adjustment or collection without liability for the alleged inadequacy of the settlement and adjustment. Should the mortgagors fail to procure such insurance or keep the same in full force and effect for the duration of this mortgage, then at the option of the mortgagee, its successors or assigns the entire amount then unpaid shall immediately become due and payable. It is agreed that loss, injury to or destruction of said property shall not release the mortgagors from making the payments provided for herein.

In the event default shall be made in the payment of said debt according to the terms of said note, then the entire remaining unpaid balance shall immediately become due and payable at the option of Mortgagee, its successor and assigns, without prior demand, and Mortgagee, its successor and assigns, shall be entitled to immediate possession of the mortgaged personal property and may at once take possession thereof whenever found, without any liability on the part of Mortgagee, its successor and assigns, to Mortgagor; after such possession under the terms hereof, Mortgagee, its successor and assigns, agrees to sell the mortgaged personal property upon the following terms and conditions:



Mortgagee, its successor and assigns, will give not less than twenty (20) days notice in writing by registered mail to Mortgagor at his or her last known address, notifying him or her that Mortgagee, its successor and assigns, will cause the mortgaged personal property to be sold at public auction by a duly licensed auctioneer to the highest cash bidder therefor, at a time and the place designated in said notice; provided that if there be no law requiring the licensing of auctioneers in the place thus designated, Mortgagee, its successor and assigns, may substitute for the duly licensed auctioneer aforesaid, a person regularly engaged in conducting auction sales in such place; and provided further that such place shall be either in the City or County in which Mortgagor resides or in the City or County in which mortgagee, its successor and assigns, is licensed, whichever mortgagee, its successor and assigns, shall elect.

If this mortgage includes both a motor vehicle and other personal property, and if there shall occur a default as above described, said mortgagee at its option, may take any legal or other action it may deem necessary against such motor vehicle or against such other personal property, without in any way prejudicing its right to take any additional action at a later date to enforce its lien upon the part of the security against which action has not been taken.

The remedy herein provided shall be in addition to, and not in limitation of, any other right or remedy which Mortgagee, its successors and assigns, may have. The Mortgagor authorizes the Mortgagee, its successors or assigns or

as or their attorneys after any default hereunder to sell the hereby mortgaged property under the provisions of Article 66 of the Public General Laws of Maryland or any supplement, amendment or addition therein or thereof heretofore or hereafter enacted.

And the said Mortgagor consent that a decree may be passed for the sale of said property (the sale to take place after a default in any of the conditions of this Mortgage shall have occurred), under the provisions of Article 66 of the Public General Laws of Maryland or any supplement thereto or under any other general or local law of the State of Maryland, heretofore or hereafter enacted, or this Mortgage may be foreclosed under any law or laws of said State of Maryland intended to facilitate the regular or extra-judicial proceedings on Mortgages, as fully and in the same manner as if special assent and powers were heretofore given and granted.

Wherever the context so requires or permits the singular shall be taken in the plural and the plural shall be taken in the singular. IN TESTIMONY WHEREOF, witness the hand(s) and seal(s) of said Mortgagor(s)

WITNESS *Glen R. Chappell* *James C. Zerkow* (SEAL)  
WITNESS *Theresa J. Johnson* (SEAL)  
WITNESS (SEAL)

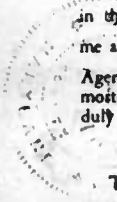
STATE OF MARYLAND CITY OF Cumberland-Alle any TO WIT:

I HEREBY CERTIFY that on this 20th day of June, 1952, before me, the subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City of aforesaid, personally appeared

*James C. Zerkow* the Mortgagor(s) named in the foregoing Chattel Mortgage and acknowledged said Mortgage to be his act. And, at the same time, before me also personally appeared *Alexander Sloan*

Agent of the within named Mortgagee, and made oath in due form of law that the consideration set forth in the within mortgage is true and bona fide, as therein set forth, and he further made oath that he is the agent of the Mortgagee and duly authorized by said Mortgagee to make this affidavit.

WITNESS my hand and Notarial Seal.



*Glen R. Chappell*  
Notary Public.

Com  
To *John J. ...*  
*July 2, 1952*

FILED AND RECORDED JUNE 24<sup>th</sup>  
1952 at 12:30 P.M.

LIBER 267 PAGE 432

**This Mortgage.** Made this 19<sup>th</sup> day of June in the  
year Nineteen Hundred and ~~thirty~~ Fifty-two by and between  
DARBY J. HEALY and WILDA P. HEALY, his wife.

of Allegheny County, in the State of Maryland  
part ies of the first part, hereinafter called mortgagors, and First Federal Savings and Loan  
Association of Cumberland, a body corporate, incorporated under the laws of the United States of  
America, of Allegheny County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

**Whereas**, the said mortgagee has this day loaned to the said mortgagors, the sum of  
FORTY-FIVE HUNDRED (\$4500.00) -----Dollars,  
which said sum the mortgagors agree to repay in installments with interest thereon from  
the date hereof, at the rate of 4 per cent. per annum, in the manner following:

By the payment of Forty-five (\$45.00) -----Dollars,  
on or before the first day of each and every month from the date hereof, until the whole of said  
principal sum and interest shall be paid, which interest shall be computed by the calendar month,  
and the said installment payment may be applied by the mortgagee in the following order: (1) to  
the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges  
of every nature and description, ground rent, fire and tornado insurance premiums and other  
charges affecting the hereinafter described premises, and (3) towards the payment of the afore-  
said principal sum. The due execution of this mortgage having been a condition precedent to the  
granting of said advance.

**Now Therefore**, in consideration of the premises, and of the sum of one dollar in hand  
paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof,  
together with the interest thereon, the said mortgagors do give, grant bargain and sell, convey,  
release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the follow-  
ing described property, to-wit:

All that lot, piece or parcel of land, situate, lying and being  
along the Northerly side of Fifth Street in the City of Cumberland,  
Allegheny County, State of Maryland, and being part of Frederick  
Reuppenkamp part of Southside Addition to South Cumberland, and  
which said part is described as follows, to-wit:

BEGINNING for the same at a point along the Northerly side of,  
Fifth Street, at the end of 29-8/10 feet on the first line of the  
second parcel of land described in a deed from Emma E.W. Flora to  
Charles L. Adams and Margaret R. Adams, his wife, dated the 21st  
day of October, 1908, and recorded among the Land Records of  
Allegheny County, in Liber No. 103, Folio 624, and running thence  
along and with the Northerly side of Fifth Street North 54 degrees  
56 minutes West 28-7/10 feet to the center of a three foot private  
alley, thence with the center line of said private alley, it being  
at right angles to aforesaid Fifth Street, North 35 degrees 04  
minutes East 65 feet, thence parallel with Fifth Street, South 54  
degrees 56 minutes East 28-7/10 feet to intersect a line drawn North  
35 degrees 04 minutes East from the place of beginning, thence re-  
versing said intersecting line, South 35 degrees 04 minutes West 65  
feet to the place of beginning.

It being the same property conveyed unto the Mortgagors by Homer  
S. Myers and wife, by deed dated the 19 day of June, 1952, and being  
recorded simultaneously with this mortgage among the Land Records of  
Allegheny County, Maryland.

This mortgage is given to secure a part of the purchase price of  
the above mentioned property and is, therefore, a Purchase Money  
Mortgage.

381-132

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagors covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagors hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

**Together** with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

**To have and to hold** the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagors, their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein ~~on~~ **their** part to be performed, then this mortgage shall be void.



And it is Agreed that until default be made in the premises, the said mortgagors may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagor s hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns,

or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagor s their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor s their representatives, heirs or assigns.

And the said mortgagor s, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Forty-five hundred ----- Dollars and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to insure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagors, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor s to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said buildings or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagor s to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagor s, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagor s, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

WITNESS, the hand and seal of the said mortgagor s.

Attest:

Handwritten signature

Darby J. Healy (SEAL)  
Darby J. Healy

Wilda F. Healy (SEAL)  
Wilda F. Healy

\_\_\_\_\_ (SEAL)

\_\_\_\_\_ (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 19th day of June  
in the year nineteen hundred and ~~and~~ fifty-two, before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
Darby J. Healy and Wilds P. Healy, his wife,

the said mortgagor s herein and ~~each~~ acknowledged the foregoing mortgage to be ~~their~~ fact  
and deed; and at the same time before me also personally appeared George W. Legge  
Attorney and agent for the within named mortgagee and made oath in due form of law, that the  
consideration in said mortgage is true and bona fide as therein set forth, and did further make oath  
in due form of law that he had the proper authority to make this affidavit as agent for the said  
mortgagee.



WITNESS my hand and Notarial Seal the day and year aforesaid.

*[Handwritten Signature]*  
Notary Public

Compared and 5  
To J. A. Legge, Atty. Gen.  
July 14 1952

PURCHASE MONEY LIBER 267 PAGE 436 FILED AND RECORDED JUNE 24 1952 at 12:30 P.M.

This Mortgage, Made this 19th day of June in the year Nineteen Hundred and Fifty-two by and between ROGER M. COMBS and AUDREY L. COMBS, his wife,

of Allegany County, in the State of Maryland

parties of the first part, hereinafter called mortgagors, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

Whereas, the said mortgagee has this day loaned to the said mortgagors, the sum of SIXTY-FIVE HUNDRED (\$6500.00) Dollars,

which said sum the mortgagors agree to repay in installments with interest thereon from the date hereof, at the date of 4 per cent. per annum, in the manner following:

By the payment of Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagors do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All those two lots or parcels of land lying in the City of Cumberland, in Allegany County, and State of Maryland, known as Lots Number Eight (No. 8) and Nine (No. 9) in the "Brinker Addition" to South Cumberland, according to a plat of the same recorded among the Land Records of Allegany County, Maryland, and described as follows:

LOT NO. 8. BEGINNING at a point on the east side of South Street, and at the end of the first line of Lot Number 7, and running thence with said Street, North 13-1/2 degrees East 50 feet, then at right angles to said Street, South 76-1/2 degrees East 100 feet to an alley, and with it South 13-1/2 degrees West 50 feet to the end of the second line of Lot Number 7, and with it reversed, North 76-1/2 degrees West 100 feet to the beginning.

LOT NO. 9. BEGINNING at a point on the east side of South Street and at the end of the first line of Lot Number 8, and running thence with said Street, North 13-1/2 degrees East 50 feet, then at right angles to said Street, South 76-1/2 degrees East 100 feet to an alley, and with it South 13-1/2 degrees West 50 feet to the end of the second line of Lot Number 8, and with it reversed, North 76-1/2 degrees West 100 feet to the beginning.

It being the same property conveyed by Thelma Irons, Executrix, etc., to the Mortgagors herein by deed dated the 10th day of June, 1952, and to be recorded simultaneously with this mortgage among the Land Records of Allegany County, Maryland.

This mortgage is given to secure part of the purchase price of the above described property and is, therefore, a Purchase Money Mortgage.



It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagors covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagors hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

**T**ogether with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

**O**n ~~her~~ and to hold the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagor s , their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein or ~~their~~ part to be performed, then this mortgage shall be void.

And it is Agreed that until default be made in the premises, the said mortgagor s may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagor s hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagor s, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor s, their representatives, heirs or assigns.

And the said mortgagor, s, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Sixty-five hundred (\$6500.00)----- Dollars and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagor s, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor s to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said buildings or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagor s to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagor s, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagors, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagor s.

Attest:

[Signature]

[Signature] (SEAL)  
ROBERT S. COMBS  
[Signature] (SEAL)  
AUDREY L. COMBS  
\_\_\_\_ (SEAL)  
\_\_\_\_ (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 19<sup>th</sup> day of June  
in the year nineteen hundred and ~~sixty~~ Fifty-two, before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
Roger M. Combs and Audrey L. Combs, his wife,

the said mortgagors herein and each acknowledged the foregoing mortgage to be their act  
and deed; and at the same time before me also personally appeared George W. Legge,  
Attorney and agent for the within named mortgagee and made oath in due form of law, that the  
consideration in said mortgage is true and bona fide as therein set forth, and did further make oath  
in due form of law that he had the proper authority to make this affidavit as agent for the said  
mortgagee.

WITNESS my hand and Notarial Seal the day and year aforesaid.



*[Signature]*  
Notary Public



Comp. To the Hon. Leg. Ass. July 21, 1952

LIBER 267 PAGE 440

FILED AND RECORDED JUNE 24, 1952 at 12:30 P.M.

PURCHASE MONEY

This Mortgage, Made this 20th day of June in the

year Nineteen Hundred and Fifty-two by and between

HAROLD HUBBS (unmarried)

of Allegany County, in the State of Maryland

party of the first part, hereinafter called mortgagor, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

Whereas, the said mortgagee has this day loaned to the said mortgagor the sum of TWENTY-ONE HUNDRED (\$2,100.00) Dollars,

which said sum the mortgagor agrees to repay in installments with interest thereon from the date hereof, at the date of per cent. per annum, in the manner following:

By the payment of Twenty-two and 28/100 (\$22.28) Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagor do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All that lot or parcel of ground situated on the Northeasterly side of Wills Creek Avenue in Sulphur Spring Hollow, in Allegany County, Maryland, particularly described as follows, to-wit:

BEGINNING for the same on the Northeasterly side of Wills Creek Avenue at a point distant 30 feet measured in a Northerly direction along the Northeasterly side of said Avenue from the end of the first line of the lot conveyed by Margaret Sloan and others to Charles W. Rosenmarkle and others by deed dated July 1, 1919, and recorded in Liber No. 128, Folio 109, of the Land Records of Allegany County, and running then with the Northeasterly side of Wills Creek Avenue, North 16 degrees 35 feet, then North 65 degrees 40 minutes East 235 feet, more or less, to the Westerly line of Sts. Peter and Paul's cemetery, it being also the third line of said original lot, and with part of said third line, South 17 degrees West 45 feet to the second line of said Rosenmarkle lot, then with part of said second line reversed, South 65 degrees 40 minutes West 110 feet to a point 100 feet distant from the Northeasterly side of Wills Creek Avenue, then parallel with and 100 feet distant from the Northeasterly side of Wills Creek Avenue, North 16 degrees West 30 feet, then South 65 degrees and 40 minutes West 100 feet to the place of beginning.

It being the same property conveyed by Virginia L. Law, widow, unto the said Mortgagor by deed dated the 20 day of June, 1952, and to be recorded simultaneously with this mortgage among the Land Records of Allegany County, Maryland.

This mortgage is given to secure part of the purchase money for the above described property, and is, therefore, a Purchase Money Mortgage.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagor covenants to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagor hereby warrants - generally to, and covenants with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that he will execute such further assurances as may be requisite.

**Together** with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

**To have and to hold** the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagor, his heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on his part to be performed, then this mortgage shall be void.

And it is Agreed that until default be made in the premises, the said mortgagor may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagor hereby covenants to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagor, his heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor, his representatives, heirs or assigns.

And the said mortgagor, further covenants to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Twenty-one --Hundred ----- Dollars and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagor, as additional security for the payment of the indebtedness hereby secured, does hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagor, for himself and his heirs, personal representatives, does hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said buildings or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagor to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagor, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagor, his heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagor

Attest:

George W. Legge

Harold Rubbs (SEAL)  
Harold Rubbs (unmarried)

\_\_\_\_\_ (SEAL)

\_\_\_\_\_ (SEAL)

\_\_\_\_\_ (SEAL)

263-442



State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 20<sup>TH</sup> day of June  
in the year nineteen hundred and ~~xxx~~ fifty-two, before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
Harold Hubbs, unmarried,

the said mortgagor herein and he acknowledged the foregoing mortgage to be his act  
and deed; and at the same time before me also personally appeared George W. Legge  
Attorney and agent for the within named mortgagee and made oath in due form of law, that the  
consideration in said mortgage is true and bona fide as therein set forth, and did further make oath  
in due form of law that he had the proper authority to make this affidavit as agent for the said  
mortgagee.

WITNESS my hand and Notarial Seal the day and year aforesaid.



Harold L. Franke  
Notary Public

*Allegany, Maryland, September 13, 1952*  
For Value Received the First Federal Savings and Loan Association of Cumberland  
hereby releases the within and foregoing mortgage.  
Witness the signature of Wm. C. Laskley, its Executive Vice-President,  
and the Corporate Seal of said Corporation, attached by its Secretary  
as by and from above written  
at  
First Federal Savings and Loan Association  
of Cumberland  
By Ernest L. Harrison, Secretary  
(Corporate Seal) By Wm. C. Laskley  
Executive Vice-President

Copy  
To  
June 24 1952

FILED AND RECORDED JUNE 24<sup>th</sup>  
1952 at 12:30 P.M.

PURCHASE MONEY

**This Mortgage.** Made this 20<sup>th</sup> day of June in the

year Nineteen Hundred and ~~1951~~ Fifty-two by and between  
HARVEY A. MILLER and ALBERTA MILLER, his wife

of ALLEGANY County, in the State of Maryland

parties of the first part, hereinafter called mortgagors, and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

Whereas, the said mortgagee has this day loaned to the said mortgagors, the sum of THIRTY-FIVE HUNDRED (\$3500.00) Dollars,

which said sum the mortgagors agree to repay in installments with interest thereon from the date hereof, at the date of 5 per cent. per annum, in the manner following:

By the payment of Thirty-five (\$35.00) Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagors do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All that lot or parcel of ground situated on the Southwesterly side of Second Street, in the City of Cumberland, Allegany County, Maryland, comprising parts of Lots Nos. 27, 28 and 29 in Humbird and Weber's Addition to Cumberland, and particularly described as follows, to-wit:

BEGINNING for the same on the Southwesterly side of Second Street at a point distant North 70 degrees 42 minutes West 110 feet from the intersection of the Northwesterly side of Oak Street with the Southwesterly side of Second Street, and running thence with the Southwesterly side of Second Street, North 70 degrees 42 minutes West 40 feet; thence South 19 degrees 18 minutes West 75 feet; then South 70 degrees 42 minutes East 40 feet; then North 19 degrees 18 minutes East 75 feet to the place of beginning.

It being the same property conveyed by John W. Bowers and wife unto the said Mortgagors by deed dated the 19 day of June, 1952, and to be recorded simultaneously with this mortgage among the Land Records of Allegany County, Maryland.

This mortgage is given to secure a part of the purchase money for the above described property and is a Purchase Money Mortgage.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagor a covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagors hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

**T**ogether with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

**T**o have and to hold the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagor a their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.



And it is Agreed that until default be made in the premises, the said mortgagor s may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagor s hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns,

or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagor s, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor s, their representatives, heirs or assigns.

And the said mortgagors, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Thirty-five hundred -----Dollars and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to insure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagor s, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagors, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor s to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said buildings or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagor s to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagor s, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagor s, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagor s.

Attest:

George W. Legge

Harvey A. Miller (SEAL)  
Harvey A. Miller  
Alberta Miller (SEAL)  
Alberta Miller  
(SEAL)  
(SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 20<sup>TH</sup> day of June  
in the year nineteen hundred and ~~one~~ fifty-two, before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
Harvey A. Miller and Alberta Miller, his wife,

the said mortgagors herein and ~~each~~ acknowledged the foregoing mortgage to be their act  
and deed; and at the same time before me also personally appeared George W. Legge  
Attorney and agent for the within named mortgagee and made oath in due form of law, that the  
consideration in said mortgage is true and bona fide as therein set forth, and did further make oath  
in due form of law that he had the proper authority to make this affidavit as agent for the said  
mortgagee.

WITNESS my hand and Notarial Seal the day and year aforesaid.



*J. H. Miller*  
Notary Public

Compare and Delivered  
To Mortgage on Liberty State  
July 20 1952

LIBER 267 ONE 448

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 3:40 P.M.

**This Mortgage**, Made this 24<sup>th</sup> day of June,  
in the year Nineteen Hundred and Fifty-two, by and between

MAE CLINE SMITH and ROGER K. SMITH, her husband,

of Allegany County, in the State of Maryland,  
parties of the first part, and

IRVING MILLENSON,

of Allegany County, in the State of Maryland,  
parties of the second part, WITNESSETH:



Whereas, the parties of the first part are justly indebted unto the party of the second part in the full and just sum of ONE THOUS- AND DOLLARS (\$1,000.00), this day loaned the parties of the first part by the party of the second part, together with interest thereon at the rate of six per cent (6%) per annum, which is to be repaid in monthly installments of Twenty Dollars (\$20.00) each, and in addition to said monthly payments on principal, interest shall also be payable monthly, which interest shall be calculated and credited semi-annually. The first of said monthly payments is due one month from the date hereof and shall continue until the principal and interest are fully paid.

It is understood and agreed that the parties of the first part have the right to pay, in addition to the aforementioned monthly payments, the principal sum then due hereunder or any part thereof, in an amount equal to one or more monthly payments.

AND WHEREAS, this mortgage shall also secure future advances as provided by Section 2 of Article 66 of the Annotated Code of Maryland (1950 Edition) as repealed and re-enacted, with amendments, by Chapter 223 of the Laws of Maryland, 1945, or any future amendments thereto.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, including any future advances, the said parties of the first part do hereby give, grant, bargain and sell, convey, release and confirm unto the said party of the second part, his heirs and assigns, the following property, to-wit:

SPS 111



ALL that lot or parcel of ground situated in the City of Cumberland, Maryland, known as Lot No. 110 on the plat of Humbird Land Improvement Company of Cumberland, Maryland, which said lot is described as follows:

BEGINNING for the same on the north side of Elder Street at the end of the first line of Lot No. 109, and running thence with said street, South 53-1/2 degrees East 30 feet; thence North 36-1/2 degrees East 125 feet to an alley; thence with said alley, North 53-1/2 degrees West 30 feet to the end of the second line of Lot No. 109; thence with said second line reversed, South 36-1/2 degrees West 125 feet to the beginning.

IT being the same property which was conveyed by Irving Millenson, et ux, to Mae Cline Smith, by deed dated April 16, 1949, and recorded in ~~Mortgage~~ Liber 224, folio 583, among the Mortgage Records of Allegany County, Maryland.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said party of the second part, his executor, administrator or assigns, the aforesaid sum of \_\_\_\_\_

ONE THOUSAND DOLLARS (\$1,000.00), together with the interest thereon, and any future advances made as aforesaid, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

And it is Agreed that until default be made in the premises, the said parties of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, or any future advances, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said party of the second part, his heirs, executors, administrators and assigns, or

COBEY, CARSCADEN and GILCHRIST its, his, her or their duly constituted attorneys or agents are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner the terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said parties of the first part, their heirs, or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said parties of the first part further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or his assigns, the improvements on the hereby mortgaged land to the amount of at least - One Thousand and 00/100 (\$1,000.00) - - Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire or other losses to insure to the benefit of the mortgagee, his heirs or assigns, to the extent of his lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seals of said mortgagors.

Witness:

*[Handwritten signature]*

*Mae Cline Smith* [SEAL]  
MAE CLINE SMITH

*[Handwritten signature]*

*Roger K. Smith* [SEAL]  
ROGER K. SMITH

\_\_\_\_\_ [SEAL]

\_\_\_\_\_ [SEAL]

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 24<sup>th</sup> day of June,  
in the year nineteen hundred and fifty-two, before me, the subscriber  
a Notary Public of the State of Maryland, in and for said County, personally appeared

MAE CLINE SMITH and ROGER K. SMITH, her husband,  
and they acknowledged the foregoing mortgage to be their respective  
act and deed; and at the same time before me also personally appeared \_\_\_\_\_

IRVING MILLENSON,  
the within named mortgagee and made oath in due form of law, that the consideration in said  
mortgage is true and bona fide as therein set forth.



WITNESS my hand and Notarial Seal the day and year aforesaid.

Irving Milleson  
Notary Public



Compare  
To Mtgee 106 of Liberty St  
July 21 1952

LIBER 267 PAGE 452

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 11:40 A.M.

PURCHASE MONEY

**This Mortgage.** Made this 24<sup>th</sup> day of June,  
in the year Nineteen Hundred and Fifty-two, by and between

ROY B. WRACHFORD and ELIZABETH C. WRACHFORD, his wife,

of Allegany County, in the State of Maryland,

parties of the first part and \_\_\_\_\_

IRVING MILLENSON,

of Allegany County, in the State of Maryland,

party of the second part, WITNESSETH:

Whereas, the parties of the first part are indebted unto the party of the second part in the full and just sum of TWO THOUSAND EIGHT HUNDRED DOLLARS (\$2,800.00) this day loaned the parties of the first part by the party of the second part, which said sum is to be repaid with interest thereon at the rate of 6% per annum in monthly installments of Thirty-six Dollars and Eighty Cents (\$36.80) each; said payments include both principal and interest, which interest shall be calculated and credited semi-annually. The first of said monthly installments is due one month from the date hereof, and shall continue until said principal and interest are fully paid.

It is understood and agreed that the parties of the first part have the right to pay, in addition to the aforementioned monthly payments, the principal sum then due hereunder or any part thereof, in an amount equal to one or more monthly payments.

AND WHEREAS, this mortgage shall also secure future advances as provided by Section 2 of Article 66 of the Annotated Code of Maryland (1939 Edition) as repealed and re-enacted, with amendments, by Chapter 923 of the Laws of Maryland, 1945, or any future amendments thereto.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, including any future advances, the said parties of the first part do hereby give, grant, bargain and sell, convey, release and confirm unto the said party of the second part, his heirs and assigns, the following property, to-wit:

ALL that lot or parcel of land in Cumberland, Allegany County, Maryland, and being Lot Number 26 of Block Number 6A, as shown on Bowman's Subdivision of the Johnson and Doll Subdivision, a plat of which addition is recorded in Plat Box 123 among the Land Records of Allegany County, Maryland, and described as follows, to-wit:

BEGINNING at the intersection of the northerly side of a thirty foot street known as Rose Avenue with the easterly side of an alley, and running thence with the easterly side of said alley, North 10 degrees East 125 feet; thence South 77 degrees 30 minutes East 35 feet to the division line between Lots 26 and 25; thence with said division line, South 10 degrees West 121.25 to the northerly side of Rose Avenue; thence with the northerly side of said Rose Avenue, North 82 degrees 30 minutes West 35 feet to the place of beginning.

IT being the same property which was conveyed by Wallace Wagner, et ux, to Roy B. Wrachford, et ux, by deed dated as of even date herewith and to be recorded among the Land Records of Allegany County, Maryland, prior to the recordation of this mortgage, which is given to secure part of the purchase price of the property therein described and conveyed.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said party of the second part, his executor, administrator or assigns, the aforesaid sum of \_\_\_\_\_

TWO THOUSAND EIGHT HUNDRED DOLLARS (\$2,800.00)

together with the interest thereon, and any future advances made as aforesaid, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

And it is Agreed that until default be made in the premises, the said parties of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, or any future advances, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said party of the second part, his heirs, executors, administrators and assigns, or

COBEY, CARSCADEN and GILCHRIST its, his, her or their duly constituted attorneys or agents are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner the terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said parties of the first part, their heirs, or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said parties of the first part further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or his assigns, the improvements on the hereby mortgaged land to the amount of at least - Two Thousand Eight Hundred (\$2,800.00) - - Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire or other losses to inure to the benefit of the mortgagee, his heirs or assigns, to the extent of his lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seals of said mortgagors.

Witness:

[Signature]

Roy B. Wrachford [SEAL]  
ROY B. WRACHFORD

[Signature]

Elizabeth C. Wrachford [SEAL]  
ELIZABETH C. WRACHFORD

\_\_\_\_\_ [SEAL]

\_\_\_\_\_ [SEAL]



State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 24<sup>th</sup> day of June,  
in the year nineteen hundred and fifty-two, before me, the subscriber  
a Notary Public of the State of Maryland, in and for said County, personally appeared

ROY B. WRACHFORD and ELIZABETH C. WRACHFORD, his wife,  
and they acknowledged the foregoing mortgage to be their respective  
act and deed; and at the same time before me also personally appeared \_\_\_\_\_

IRVING MILLENSON,  
the within named mortgagee and made oath in due form of law, that the consideration in said  
mortgage is true and bona fide as therein set forth.



WITNESS my hand and Notarial Seal the day and year aforesaid.

Irving Milleson  
Notary Public

Comptrol

To Mortgage Book 71 P. 2  
July 21 1952

USER 267 PAGE 456

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 11:45 A.M.

PURCHASE MONEY SECOND  
**This Mortgage**, Made this 24<sup>th</sup> day of June,  
in the year Nineteen Hundred and Fifty-two, by and between

ROY B. WRACHFORD and ELIZABETH C. WRACHFORD, his wife,

of Allegany County, in the State of Maryland,  
parties of the first part, and

WALLACE WAGNER and SARAH WAGNER, his wife,

of Allegany County, in the State of Maryland,  
parties of the second part, WITNESSETH:

Whereas, the parties of the first part are indebted unto the parties of the second part in the full and just sum of ONE THOUSAND DOLLARS (\$1,000.00) this day loaned the parties of the first part by the parties of the second part, the receipt whereof is hereby acknowledged.

It is understood and agreed that the aforesaid indebtedness shall bear no interest and shall become due and payable when the mortgage from Roy B. Wrachford, et ux, to Irving Millenson dated as of even date herewith and to be recorded among the Mortgage Records of Allegany County, Maryland, prior to the recordation of this mortgage, which is in the principal amount of \$2,800.00, is paid down to the sum of One Thousand Eight Hundred Dollars (\$1,800.00).

It is further understood and agreed that the parties of the first part have the right to pay the aforesaid indebtedness at any time.

It is further understood and agreed that the parties of the first part shall pay unto the parties of the second part during the term of this mortgage the sum of at least Five Dollars (\$5.00) per month.

AND WHEREAS, this mortgage shall also secure future advances as provided by Section 2 of Article 86 of the Annotated Code of Maryland (1939 Edition) as repealed and re-enacted, with amendments, by Chapter 923 of the Laws of Maryland, 1945, or any future amendments thereto.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, including any future advances, the said parties of the first part do hereby give, grant, bargain and sell, convey, release and confirm unto the said parties of the second part, their heirs and assigns, the following property, to-wit:

SUN 423

ALL that lot or parcel of land in Cumberland, Allegany County, Maryland, and being Lot Number 26 of Block Number 6A, as shown on Bowman's Subdivision of the Johnson and Doll Subdivision, a plat of which addition is recorded in Plat Box 123 among the Land Records of Allegany County, Maryland, and described as follows, to-wit:

BEGINNING at the intersection of the northerly side of a thirty foot street known as Rose Avenue with the easterly side of an alley, and running thence with the easterly side of said alley, North 10 degrees East 125 feet; thence South 77 degrees 30 minutes East 35 feet to the division line between Lots 26 and 25; thence with said division line, South 10 degrees West 121.25 to the northerly side of Rose Avenue; thence with the northerly side of said Rose Avenue, North 82 degrees 30 minutes West 35 feet to the place of beginning.

IT being the same property which was conveyed by Wallace Wagner, et ux, to Roy B. Wrachford, et ux, by deed dated as of even date herewith and to be recorded among the Land Records of Allegany County, Maryland, prior to the recordation of this mortgage, which is given to secure part of the purchase price of the property therein described and conveyed.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said parties of the second part, their heirs, executor, administrator or assigns, the aforesaid sum of \_\_\_\_\_

ONE THOUSAND DOLLARS (\$1,000.00),

together with the interest thereon, and any future advances made as aforesaid, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.



And it is Agreed that until default be made in the premises, the said parties of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt, and interest thereon, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, or any future advances, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said parties of the second part, their heirs, executors, administrators and assigns, or

COBEY, CARSCADEN and GILCHRIST its, his, her or their duly constituted attorneys or agents are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner the terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said parties of the first part, their heirs, or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said parties of the first part further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or their assigns, the improvements on the hereby mortgaged land to the amount of at least - One Thousand and 00/100 (\$1,000.00) - - - Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire or other losses to insure to the benefit of the mortgagees, their heirs or assigns, to the extent of their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagees or the mortgagees may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seals of said mortgagors.

Witness:

Mr. Carscaden

Roy B. Wrachford [SEAL]  
ROY B. WRACHFORD

Mr. Carscaden

Elizabeth C. Wrachford [SEAL]  
ELIZABETH C. WRACHFORD

[SEAL]

[SEAL]

State of Maryland.  
Allegany County, to-wit:

I hereby certify. That on this 24<sup>th</sup> day of June,  
in the year nineteen hundred and fifty-two, before me, the subscriber  
a Notary Public of the State of Maryland, in and for said County, personally appeared

ROY B. WRACHFORD and ELIZABETH C. WRACHFORD, his wife,  
and they acknowledged the foregoing mortgage to be their respective  
act and deed; and at the same time before me also personally appeared \_\_\_\_\_

WALLACE WAGNER and SARAH WAGNER, his wife,  
the within named mortgagees and made oath in due form of law, that the consideration in said  
mortgage is true and bona fide as therein set forth.



WITNESS my hand and Notarial Seal the day and year aforesaid.

Louis Ann Nelson  
Notary Public

Comptroller

To *Walter J. ...*  
*July 27, 1952*

LIBER 267 PAGE 460

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 12:45 P.M.

PURCHASE MONEY

**This Mortgage**, Made this 20<sup>th</sup> day of June,  
in the year Nineteen Hundred and Fifty-two, by and between

WILLIAM J. QUINN and CLEO V. QUINN, his wife, and  
HENRY W. RIZER and ANNIE RIZER, his wife,

of Allegany County, in the State of Maryland,  
parties of the first part, and

FROSTBURG NATIONAL BANK, a national banking corporation duly in-  
corporated under the laws of the United States of America,

of Allegany County, in the State of Maryland,  
party of the second part, WITNESSETH:

Whereas, the said parties of the first part are justly indebted  
unto the party of the second part, its successors and assigns, in  
the full sum of ONE THOUSAND DOLLARS (\$1,000.00), payable one year  
after date of these presents, together with interest thereon at the  
rate of six per centum (6%) per annum, payable quarterly, as evi-  
denced by the joint and several promissory note of the parties of  
the first part, payable to the order of the party of the second  
part, of even date and tenor herewith, which said indebtedness,  
together with the interest as aforesaid, the said parties of the  
first part hereby covenant to pay to the said party of the second  
part, its successors and assigns, as and when the same is due and  
payable.

AND WHEREAS, this mortgage shall also secure future advances as provided by Section 2 of  
Article 66 of the Annotated Code of Maryland (1939 Edition) as repealed and re-enacted, with  
amendments, by Chapter 923 of the Laws of Maryland, 1945, or any future amendments thereto.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand  
paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof,  
together with the interest thereon, including any future advances, the said parties of the first  
part do hereby give, grant, bargain and sell, convey, release and confirm unto the said party  
of the second part, its successors and assigns, the following property, to-wit:

*[Faint text]*



**FIRST PARCEL:** All that lot, piece or parcel of land lying and being in Allegany County, Maryland, in or near the Village of Allegany, and more particularly described as follows, to wit:

**BEGINNING** at a peg on the north side of the Cumberland and Pennsylvania Railroad Y near the Village of Allegany, and running thence North 17 degrees 20 minutes East 143.5 feet to a peg on the south side of the County Road; thence with said road, South 64 degrees 30 minutes West 89 feet to a peg; thence South 59 degrees 30 minutes West 88.5 feet; thence South 34 degrees West 114 feet to a stone; thence South 80 degrees East 14 feet; thence North 62 degrees East 23.5 feet; thence South 64 degrees 30 minutes East 90 feet to the condemnation line of the Cumberland and Pennsylvania Railroad; and with said line to the place of beginning.

IT being the same property which was conveyed by Frank J. Hager, et ux, et al, to William J. Quinn, et ux, by deed dated as of even date herewith and to be recorded among the Land Records of Allegany County, Maryland, prior to the recordation of this mortgage, which is given to secure part of the purchase price of the property therein described and conveyed.

**SECOND PARCEL:** All that piece or parcel of land, situate in Election District No. 30, at Allegany, Allegany County, Maryland, and more particularly described as follows:

**BEGINNING** for the same at a point, which is the beginning of a parcel of land conveyed by The Consolidation Coal Company to Myra Evans and Martha Evans Fletchinger by deed dated September 3, 1930, filed and recorded among the Land Records of Allegany County, Maryland, in Liber No. 164, folio 372, and being also a point on the fifth line of a parcel of land conveyed by The Consolidation Coal Company to John Steele et ux by deed dated September 3, 1930, filed and recorded in Liber No. 164, folio 693, one of the Land Records as aforesaid, and being also South 25 degrees six minutes East 31.94 feet from Consolidation Coal Company's Engineers Survey Station No. 12398, which is a copper plug in stone on West side of a street or road in the Village of Allegany; then reversing part of beforementioned fifth line of said deed to John Steele et ux and with center of State Road, known as Route No. 36, South 52 degrees 37 minutes West 77.00 feet (true meridian courses and horizontal distances used throughout), then leaving center of said State Road, North 33 degrees 37 minutes West 189.00 feet; North 63 degrees 29 minutes East 120.78 feet to a point in center of street or road aforesaid; then with center of same South 19 degrees 20 minutes East 26.00 feet to the end of the first line of a parcel of land conveyed by The Consolidation Coal Company to Thomas A. Dickey et ux by deed dated February 4, 1932, filed and recorded in Liber No. 169, folio 146, one of the Land Records aforesaid; then reversing beforementioned first line South 19 degrees 20 minutes East 88.00 feet to the end of the first line of said deed to Myra Evans and Martha Evans Fletchinger; then reversing said first line South 19 degrees 20 minutes East 60.00 feet to the beginning, containing forty-one hundredths (0.41) of an acre, more or less.

IT being the same property which was conveyed by The Consolidation Coal Company to Henry W. Rizer, et ux, by deed dated September 1, 1943, and recorded in Deeds Liber 197, folio 454, among the Land Records of Allegany County, Maryland.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said party of the second part, its successors ~~XXXXXXXXXXXXXXXXXXXX~~ or assigns, the aforesaid sum of \_\_\_\_\_

ONE THOUSAND DOLLARS (\$1,000.00),

together with the interest thereon, and any future advances made as aforesaid, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

And it is Agreed that until default be made in the premises, the said part ies of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said part ies of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, or any future advances, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said part y of the second part, its SUCCESSORS ~~and assigns, or~~

COBEY, CARSCADEN and GILCHRIST its, his, her or their duly constituted attorneys or agents are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner the terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said part ies of the first part, their heirs, or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor s, their representatives, heirs or assigns.

And the said part ies of the first part further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its assigns, the improvements on the hereby mortgaged land to the amount of at least - - ONE THOUSAND and 00/100 (\$1,000.00) - - Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire or other losses to inure to the benefit of the mortgagee, its SUCCESSORS ~~and~~ or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seals of said mortgagors.

Witness: As to all:

David R. Willetts  
DAVID R. WILLETTS

William J. Quinn [SEAL]  
WILLIAM J. QUINN

Cleo V. Quinn [SEAL]  
CLEO V. QUINN

Henry W. Rizer [SEAL]  
HENRY W. RIZER

Annie Rizer [SEAL]  
ANNIE RIZER

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 20<sup>th</sup> day of June,  
in the year nineteen hundred and fifty-two, before me, the subscriber  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
WILLIAM J. QUINN and CLEO V. QUINN, his wife, and  
HENRY W. RIZER and ANNIE RIZER, his wife,  
and they acknowledged the foregoing mortgage to be their respective  
act and deed; and at the same time before me also personally appeared F. Earl Kreitzburg,  
Cashier of the Frostburg National Bank,

the within named mortgagee and made oath in due form of law, that the consideration in said  
mortgage is true and bona fide as therein set forth; and the said F. Earl Kreitzburg  
further made oath that he is the Cashier and agent of the within  
named mortgagee and duly authorized by it to make this affidavit.



WITNESS my hand and Notarial Seal the day and year aforesaid.

Ruth M. Todd  
RUTH M. TODD Notary Public



Compared

To *Adrian C. Kintner et al.*  
*July 21, 1952*

LIBER 267 PAGE 464

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 11:00 A.M.

PURCHASE MONEY

**This Mortgage,** Made this 23<sup>rd</sup> day of June

in the year Nineteen Hundred and Fifty-two by and between

W. CARL WHITE and ETHEL D. WHITE, his wife,

of Allagany County, in the State of Maryland

parties of the first part, and

NINA D. LICHTENSTEIN

of Allagany County, in the State of Maryland

party of the second part, WITNESSETH:

Whereas, the said Mortgagee has this day loaned to the said Mortgagors the sum of Two Thousand Dollars, (\$2,000.00), which said sum the Mortgagors agree to repay in installments agreeable to the said Mortgagee, said principal indebtedness to bear interest at the rate of four and one-half percentum (4½%), which shall be paid quarterly, the first of said quarterly interest payments to be made on the 13<sup>th</sup> day of September, 1952.

This mortgage is given to secure a part of the purchase money for the property herein described and is, therefore, a Purchase Money Mortgage.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said Mortgagors

do give, grant, bargain and sell, convey, release and confirm unto the said Mortgagee, her

heirs and assigns, the following property, to-wit:

All that lot or parcel of ground situated on the Westerly side of Allegany Street in the City of Cumberland, Allegany County, Maryland, particularly described as follows, to-wit:

BEGINNING for the same at a point on the Westerly side of said Allegany Street at the end of two hundred and seventy-five and five-tenths feet measured in a northerly direction along the westerly side of said Allegany Street from its intersection with the northerly side of Washington Street, and running thence with the westerly side of said Allegany Street, north seven degrees and nine minutes east thirty-five feet to the lot heretofore conveyed by Robert R. Henderson, et al., unto Adrian C. Kintner and wife by deed dated October 10th, 1918, and running thence with the line of said Kintner lot, and the same extended, North eighty degrees and eleven minutes west

ninth-five feet to an alley ten feet wide; then with said alley and parallel with Allegany Street, South seven degrees and nine minutes West thirty-five feet; then south eighty degrees and eleven minutes East ninety-five feet to the place of beginning.

It being the same property conveyed unto the Mortgagors herein by Earl F. Gower, Jr. and Elizabeth H. Gower, his wife, by deed dated the 23<sup>rd</sup> day of June, 1952, and to be recorded simultaneously with this mortgage among the Land Records of Allegany County, Maryland.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said W. Carl White and Ethel D. White, his wife, their heirs, executors, administrators or assigns, do and shall pay to the said Nina D. Lichtenstein, her executor, administrator or assigns, the aforesaid sum of

Two thousand Dollars, (\$2,000.00)

together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

And it is Agreed that until default be made in the premises, the said

W. Carl White and Ethel D. White, his wife,

may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said W. Carl White and Ethel D. White

hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said

Nina D. Lichtenstein, her

heirs, executors, administrators and assigns, or William L. Wilson his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said

W. Carl White and Ethel D. White, his wife, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor a. their representatives, heirs or assigns.

And the said W. Carl White and Ethel D. White, his wife,

further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or her assigns, the improvements on the hereby mortgaged land to the amount of at least Two thousand (\$2,000.00) Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to insure to the benefit of the mortgagee her heirs or assigns, to the extent of her or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hand and seal of said mortgagors.

Attest:

Wm L. Nelson Jr  
Wm L. Nelson Jr

W. Carl White [SEAL]  
Ethel D. White [SEAL]  
[SEAL]  
[SEAL]



State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 23<sup>d</sup> day of June  
in the year Nineteen Hundred and Fifty-two, before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
W. Carl White and Ethel D. White, his wife,

and each acknowledged the foregoing mortgage to be their  
act and deed; and at the same time before me also personally appeared

Nina D. Lichtenstein

the within named mortgagee and made oath in due form of law, that the consideration in said  
mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year aforesaid.



Mary Margaret Kelly  
Notary Public.

Compared and found correct  
To Mortgage City  
July 24 1952

BOOK 267 PAGE 468

*Purchase Money*

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 8:30 A.M.

This Chattel Mortgage, Made this 20<sup>th</sup> day of June  
1952, by and between Marshall L. Fletcher Jr &  
Marshall L. Fletcher

of Allegheny County,

Maryland, parties of the first part, hereinafter called the Mortgagor, and THE FIRST NATIONAL BANK of Cumberland, a national banking corporation duly incorporated under the laws of the United States of America, party of the second part, hereinafter called the Mortgagee.

WITNESSETH:

Whereas, the Mortgagor is justly indebted to the Mortgagee in the full sum of Four hundred ninety-one and 00/100 Dollars (\$ 491.- ), which is payable with interest at the rate of \_\_\_\_\_ per annum in 18 monthly installments of \_\_\_\_\_ Dollars (\$ 27.28 ) payable on the \_\_\_\_\_ day of each and every calendar month, said installments including principal and interest, as is evidenced by the promissory note of the Mortgagor payable to the order of the Mortgagee of even tenor and date herewith.

Now, Therefore in consideration of the premises and of the sum of One Dollar (\$1.00), the Mortgagor does hereby bargain, sell, transfer and assign unto the Mortgagee, its successors and assigns, the following described personal property located at Cumberland,  
Allegheny County, Maryland:

1947 Ford Fordor Super Deluxe  
Serial 799A-1713773

PAPER FILED

To have and to hold the said personal property unto the Mortgagee, its successors and assigns absolutely.

Provided, however, that if the said Mortgagor shall well and truly pay the aforesaid debt and interest as hereinbefore set forth, then this chattel mortgage shall be void.

The Mortgagor covenants and agrees with the Mortgagee in case default shall be made in the payment of said indebtedness, as herein set forth, or if the Mortgagor shall attempt to sell, dispose of or remove the said property above mortgaged, or any part thereof, from the premises aforesaid without the assent to such sale, disposition or removal expressed in writing by the Mortgagee, or in the event the Mortgagor shall default in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust and the Mortgagee, its successors and assigns, or its, his, her or their duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises hereinbefore described and any other place or places where the said personal property may be or may be found and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her, or their assigns, which sale shall be made in manner following, to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale applied: first, to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not; and as to the balance, to pay the same over to the Mortgagor, his personal representatives or assigns; and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the Mortgagor, his personal representatives or assigns.

And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the Mortgagor may remain in possession of the mortgaged property.

The Mortgagor agrees to insure said property forthwith against loss by fire, collision, etc., and pending the existence of this mortgage to keep it insured in some company acceptable to the Mortgagee in the sum of \_\_\_\_\_ Dollars (\$ \_\_\_\_\_), and to pay the premiums thereon and to cause the policy issued therefor to be endorsed as in case of loss to inure to the benefit of the Mortgagee to the extent of its lien or claim thereof, and to place such policy forthwith in the possession of the Mortgagee.

Above mentioned insurance does not include personal liability and property damage coverage.

Witness the hands and seals of the party \_\_\_\_\_ of the first part.

Attest as to all:

R. V. J. J. J.

Marshall I. Fitcher, Jr. (SEAL)

Marshall I. Fitcher (SEAL)

\_\_\_\_\_  
(SEAL)

\_\_\_\_\_  
(SEAL)

SEP 1917



State of Maryland,  
Allegheny County, to-wit:

I hereby certify, That on this 20th day of June  
1955, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County  
aforesaid, personally appeared

Marshall L. Fletcher, Jr. & Marshall L. Fletcher, Sr.

the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be their  
act and deed, and at the same time before me also appeared T. V. Free  
of The First National Bank of Cumberland, the within named Mortgagee, and made oath in due  
form of law that the consideration set forth in the foregoing chattel mortgage is true and bona  
fide as therein set forth; and the said T. V. Free in like manner made  
oath that he is the agent of said Mortgagee and duly authorized to make  
this affidavit



WITNESS my hand and Notarial Seal.

A. A. Zblinck  
Notary Public  
My Commission expires May 4, 1953

Compared and attested to  
To Mfg. Piedmont N.B.  
June 21 1952

LIBER 267 PAGE 471

FILED AND RECORDED JUNE 25<sup>th</sup> 1952 at 8:30 A.M.  
Purchase Money

**This Mortgage**, Made this 23rd day of June, in the year  
Nineteen hundred and fifty two, by and between  
Cecil G. Dye

parties of the first part, and the FIRST NATIONAL BANK OF PIEDMONT, PIEDMONT, WEST VIRGINIA, a corporation organized under the National Banking Laws, party of the second part,  
WITNESSETH:

That in consideration of the sum of \$1,240.22 due from  
Cecil G. Dye

to the said THE FIRST NATIONAL BANK OF PIEDMONT, PIEDMONT, WEST VIRGINIA, as evidenced by their negotiable, promissory note, of even date herewith, for said sum of \$1,240.22 payable on demand to the order of said Bank, with interest from date, at said Bank, and in order to secure the prompt payment of said indebtedness at the maturity thereof, together with the interest thereon, the said parties of the first part do hereby bargain, sell, grant, convey and assign unto the said THE FIRST NATIONAL BANK OF PIEDMONT, PIEDMONT, WEST VIRGINIA, the following described property, to wit:

1949 Plymouth Special Deluxe,  
Serial No. 12262045  
Motor No. P18-245447

PROVIDED that if the said parties of the first part do and shall pay to the said THE FIRST NATIONAL BANK OF PIEDMONT, PIEDMONT, WEST VIRGINIA, its successors or assigns, the aforesaid sum of \$1,240.22 together with the interest thereon, when and as the same becomes due and payable and payment thereof is demanded, then this Mortgage shall be void.

WITNESS our hands and seals.

Attest: J. Bernard Mayberry Jr Cecil G. Dye (SEAL)  
\_\_\_\_\_(SEAL)

State of West Virginia,  
Mineral County, To Wit:

I hereby certify that on this 23rd day of June, in the year Nineteen hundred and fifty two, before me, the subscriber, a Notary Public of the State of West Virginia, in and for said County of Mineral, personally appeared Cecil G. Dye and \_\_\_\_\_, his wife, and did each acknowledge the foregoing Mortgage to be their respective act and deed; and at the same time personally appeared before me \_\_\_\_\_

F. B. Determan, Cashier of the said The First National Bank of Piedmont, Virginia, the within named mortgagee, and made oath in due form of law that the consideration in said Mortgage is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal the day and year in this certificate written.



J. Bernard Mayberry Jr  
Notary Public

Comment  
To Mtgee City  
July 21 1952

LIBER 267 PAGE 472

FILED AND RECORDED JUNE 25<sup>th</sup> 1952 at 8:30 A.M.

*Cumberland Mortgage*  
This Chattel Mortgage, Made this 11<sup>th</sup> day of June  
1952, by and between Samuel H. Eldon

\_\_\_\_\_ of Allegheny County,  
Maryland, part of of the first part, hereinafter called the Mortgagor, and THE FIRST  
NATIONAL BANK of Cumberland, a national banking corporation duly incorporated under the  
laws of the United States of America, party of the second part, hereinafter called the Mortgagee.  
WITNESSETH:

Whereas, the Mortgagor is justly indebted to the Mortgagee in the full sum of \_\_\_\_\_  
Three hundred nineteen & 68/100 - Dollars  
(\$ 319.68 ), which is payable with interest at the rate of \_\_\_\_\_ per annum in  
12 monthly installments of Twenty six & 64/100 Dollars  
(\$ 26.64 ) payable on the 15<sup>th</sup> day of each and every calendar month,  
said installments including principal and interest, as is evidenced by the promissory note of the  
Mortgagor payable to the order of the Mortgagee of even tenor and date herewith.

Now, Therefore in consideration of the premises and of the sum of One Dollar (\$1.00),  
the Mortgagor does hereby bargain, sell, transfer and assign unto the Mortgagee, its successors  
and assigns, the following described personal property located at Cumberland  
Allegheny County, Maryland:

1940 Dodge 4-door Sedan  
Serial # 30222711



To have and to hold the said personal property unto the Mortgagee, its successors and assigns absolutely.

Provided, however, that if the said Mortgagor shall well and truly pay the aforesaid debt and interest as hereinbefore set forth, then this chattel mortgage shall be void.

The Mortgagor covenants and agrees with the Mortgagee in case default shall be made in the payment of said indebtedness, as herein set forth, or if the Mortgagor shall attempt to sell, dispose of or remove the said property above mortgaged, or any part thereof, from the premises aforesaid without the assent to such sale, disposition or removal expressed in writing by the Mortgagee, or in the event the Mortgagor shall default in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust and the Mortgagee, its successors and assigns, or its, his, her or their duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises hereinbefore described and any other place or places where the said personal property may be or may be found and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her, or their assigns, which sale shall be made in manner following, to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale applied: first, to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not; and as to the balance, to pay the same over to the Mortgagor, his personal representatives or assigns; and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the Mortgagor, his personal representatives or assigns.

And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the Mortgagor may remain in possession of the mortgaged property.

The Mortgagor agrees to insure said property forthwith against loss by fire, collision, etc., and pending the existence of this mortgage to keep it insured in some company acceptable to the Mortgagee in the sum of \_\_\_\_\_ Dollars (\$ \_\_\_\_\_), and to pay the premiums thereon and to cause the policy issued therefor to be endorsed as in case of loss to inure to the benefit of the Mortgagee to the extent of its lien or claim thereof, and to place such policy forthwith in the possession of the Mortgagee.

Above mentioned insurance does not include personal liability and property damage coverage.

Witness the hands and seals of the party \_\_\_\_\_ of the first part.

Attest as to all:

*[Signature]* \_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)

SEP 1915

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 11th day of June  
1952, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County  
aforesaid, personally appeared

Samuel H. Eldon

the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be his  
act and deed, and at the same time before me also appeared T. V. Green  
of The First National Bank of Cumberland, the within named Mortgagee, and made oath in due  
form of law that the consideration set forth in the foregoing chattel mortgage is true and bona  
fide as therein set forth; and the said T. V. Green in like manner made  
oath that he is the agent of said Mortgagee and duly authorized to make



WITNESS my hand and Notarial Seal.

A. A. H. H. H.  
Notary Public  
My Commission expires May 4, 1953

Compared and Mailed Delivered  
To Farmers & Merchants Bank  
Keyser, W. Va.

LIBER 267 PAGE 475

FILED AND RECORDED JUNE 25<sup>th</sup> 1952 at 8:30 A.M.

**This Deed,** Made this 24th day of June, 19 52  
between MELVIN LEWIS PRITTS,  
of the first part and Lester Reynolds Trustee, of the second part.

WITNESSETH: That for and in consideration of securing the indebtedness hereinafter described the said party of the first part do sell sell, transfer, assign and convey unto the said party of the second part, the following personal property, located in ALLEGANY County, ~~WEST VIRGINIA~~ Maryland. on Poplar Street, Westernport, Md.

1948 Chevrolet Sedan Serial #14FJA1017  
Motor #FAM1785



**In Trust Nevertheless,** to secure the payment of a certain negotiable promissory note of even date herewith made by MELVIN LEWIS PRITTS and Dorothy L. Pritts for the sum of Five hundred sixty-four - - - - and - - - - 24/100 Dollars PAYABLE after date to the order of BORROR & SUMMERS, KEYSER, W. VA., in 12 monthly installments of \$ 47.02 each, one of which is due on the 30th day of each succeeding month until the entire sum has been paid to the order of,

--AT-- "THE FARMERS AND MERCHANTS BANK OF KEYSER, W. VA.  
At its Banking House in Keyser, W. Va.

And IN Trust further, to secure the payment of any renewal, or renewals, of said note whether for the same or a different principal sum.

The said party of the first part covenants to pay the above described debt and note according to its tenor, and upon default in the payment of any installment due on an installment note secured under this deed of Trust, the entire unpaid balance shall become due and payable. In the event that default be made in this covenant it is agreed that upon written demand of the beneficiary herein, the said Trustees, either one of whom may act, shall advertise and sell the above conveyed personal property for cash, or such other terms as said Trustee may deem best, by advertisement of at least Five days either in a newspaper published in Mineral County, W. Va., or by posting of the same at the front door of the Court House in said County, and in the event of a sale hereunder said Trustees shall receive a commission of 10% of the selling price of said property for his services in conducting said sale. The payment by said bank or any beneficiary of a note secured hereunder of any insurance, taxes or other charges for or against said property shall become a part of the debt secured by this trust and shall be paid from the proceeds of sale in case a sale becomes necessary.

The party of the first part hereby expressly waive § service upon him of notice of any sale had hereunder by said Trustee.

WITNESS THE FOLLOWING SIGNATURE \_\_\_\_\_ and Seal \_\_\_\_\_

Melvin Lewis Pritts (SEAL)  
MELVIN LEWIS PRITTS, (SEAL)  
Poplar St., Westernport, Md.,

STATE OF WEST VIRGINIA,  
COUNTY OF MINERAL, to-wit:

I, Clyde W. Gardner A Notary Public in and for the State and County above  
said, do hereby certify that MELVIN LEWIS PRITTS  
who is name is ~~is~~ signed to the within  
above, bearing date the 24th day of June, 19 52 have this day acknowledged  
the same before me in my said county.

Given under my hand this 24th day of June, 19 52  
My Commission expires

December 11th, 1955.

Clyde W. Gardner  
Clyde W. Gardner Notary Public





Compared and found correct  
To First Nat Bank Piedmont, Va  
July 2, 1952

LIBER 267 PAGE 476

FILED AND RECORDED JUNE 25<sup>th</sup>  
1952 at 8:30 A.M.

Purchase Money

**This Mortgage**, Made this 9th day of June, in the year

Nineteen hundred and fifty-two, by and between

William Lambert Blackburn

parties of the first part, and the FIRST NATIONAL BANK OF PIEDMONT, PIEDMONT, WEST VIRGINIA, a corporation organized under the National Banking Laws, party of the second part, WITNESSETH:

That in consideration of the sum of \$828.57 due from William Lambert Blackburn

to the said THE FIRST NATIONAL BANK OF PIEDMONT, PIEDMONT, WEST VIRGINIA, as evidenced by their negotiable, promissory note, of even date herewith, for said sum of \$828.57, payable on demand to the order of said Bank, with interest from date, at said Bank, and in order to secure the prompt payment of said indebtedness at the maturity thereof, together with the interest thereon, the said parties of the first part do hereby bargain, sell, grant, convey and assign unto the said THE FIRST NATIONAL BANK OF PIEDMONT, PIEDMONT, WEST VIRGINIA, the following described property, to wit:

1950 Mercury Coupe, Model M72  
Serial No. 50ME-71118M  
Motor No. same

PROVIDED that if the said parties of the first part do and shall pay to the said THE FIRST NATIONAL BANK OF PIEDMONT, PIEDMONT, WEST VIRGINIA, its successors or assigns, the aforesaid sum of \$828.57, together with the interest thereon, when and as the same becomes due and payable and payment thereof is demanded, then this Mortgage shall be void.

WITNESS our hands and seals.

Attest: J. Russell Magfery & William Lambert Blackburn (SEAL)  
\_\_\_\_\_  
(SEAL)

State of West Virginia,  
Mineral County, To Wit:

I hereby certify that on this 9th day of JUNE, in the year Nineteen hundred and fifty-two, before me, the subscriber, a Notary Public of the State of West Virginia, in and for said County of Mineral, personally appeared William Lambert Blackburn and \_\_\_\_\_, his wife, and did each acknowledge the foregoing Mortgage to be their respective act and deed; and at the same time personally appeared before me \_\_\_\_\_

J. B. Detarman, Cashier of the said The First National Bank of Piedmont, Virginia, the within named mortgagee, and made oath in due form of law that the consideration in said Mortgage is true and bona fide as therein set forth.



WITNESS my hand and Notarial Seal the day and year in this certificate written.

J. Russell Magfery  
Notary Public

Compared and Mailed Delivered  
To Mtg. City  
July 21 1952

LIBER 267 PAGE 477

FILED AND RECORDED JUNE 24 1952 at 8:30 A.M.

This Chattel Mortgage, Made this 11th day of June  
1952, by and between Robert Perrin Weaver

of Allegheny County,

Maryland, part \_\_\_\_\_ of the first part, hereinafter called the Mortgagor, and THE FIRST NATIONAL BANK of Cumberland, a national banking corporation duly incorporated under the laws of the United States of America, party of the second part, hereinafter called the Mortgagee.

WITNESSETH:

Whereas, the Mortgagor is justly indebted to the Mortgagee in the full sum of \_\_\_\_\_  
Four hundred eighty four and 00/100 Dollars  
(\$ 484<sup>00</sup>), which is payable and on before July 11, 1952 with interest at the rate of \_\_\_\_\_ per annum in  
one monthly installments of \_\_\_\_\_ Dollars  
(\$ \_\_\_\_\_) payable on the \_\_\_\_\_ day of each and every calendar month,  
~~and installments including principal and interest, as is evidenced by the promissory note of the~~  
Mortgagor payable to the order of the Mortgagee of even tenor and date herewith.

Now, Therefore in consideration of the premises and of the sum of One Dollar (\$1.00),  
the Mortgagor does hereby bargain, sell, transfer and assign unto the Mortgagee, its successors  
and assigns, the following described personal property located at Cumberland  
Allegheny County, Maryland:

1951 Plymouth Sedan  
Serial # 18127259

181-178

To have and to hold the said personal property unto the Mortgagee, its successors and assigns absolutely.

Provided, however, that if the said Mortgagor shall well and truly pay the aforesaid debt and interest as hereinbefore set forth, then this chattel mortgage shall be void.

The Mortgagor covenants and agrees with the Mortgagee in case default shall be made in the payment of said indebtedness, as herein set forth, or if the Mortgagor shall attempt to sell, dispose of or remove the said property above mortgaged, or any part thereof, from the premises aforesaid without the assent to such sale, disposition or removal expressed in writing by the Mortgagee, or in the event the Mortgagor shall default in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust and the Mortgagee, its successors and assigns, or its, his, her or their duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises hereinbefore described and any other place or places where the said personal property may be or may be found and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her, or their assigns, which sale shall be made in manner following, to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale applied: first, to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not; and as to the balance, to pay the same over to the Mortgagor, his personal representatives or assigns; and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the Mortgagor, his personal representatives or assigns.

And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the Mortgagor may remain in possession of the mortgaged property.

The Mortgagor agrees to insure said property forthwith against loss by fire, collision, etc., and pending the existence of this mortgage to keep it insured in some company acceptable to the Mortgagee in the sum of \_\_\_\_\_ Dollars (\$ \_\_\_\_\_), and to pay the premiums thereon and to cause the policy issued therefor to be endorsed as in case of loss to inure to the benefit of the Mortgagee to the extent of its lien or claim thereof, and to place such policy forthwith in the possession of the Mortgagee.

Above mentioned insurance does not include personal liability and property damage coverage.

Witness the hands and seals of the party \_\_\_\_\_ of the first part.

Attest as to all:

\_\_\_\_\_ (SEAL)  
P. H. [Signature] \_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)

LIBER 267 PAGE 478



State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 11th day of June  
1952, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County  
aforesaid, personally appeared

Robert Perrin Heavner

the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be his  
act and deed, and at the same time before me also appeared T. V. Fren  
of The First National Bank of Cumberland, the within named Mortgagee, and made oath in due  
form of law that the consideration set forth in the foregoing chattel mortgage is true and bona  
fide as therein set forth; and the said T. V. Fren in like manner made  
oath that he is the agent of said Mortgagee and duly authorized to make



WITNESS my hand and Notarial Seal.

T. V. Fren  
Notary Public  
My Commission expires May 2, 1953

*Cumberland, Maryland.*  
*For value received, The First National Bank of Cumberland, a Corporation,*  
*hereby releases the within and foregoing Chattel Mortgage. In Witness*  
*Whereof, The First National Bank of Cumberland, has caused these presents*  
*to be signed with its Corporate Name by its Executive Vice President and its*  
*Corporate Seal hereto affixed, attested by the signature of its Assistant Cashier.*  
*this 23rd day of July 1952*  
*(Corporate Seal)*  
*Attest: T. V. Fren*  
*Assistant Cashier*  
*The First National Bank of Cumberland, Md.*  
*By A. W. Jondal*  
*Executive Vice President*  
7-25-52

Compared and Mailed ~~Records~~  
To Mtge. Co.  
July 21 1952

LIBER 267 PAGE 480

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 8:30 A.M.

Purchase Money  
This Chattel Mortgage, Made this 23<sup>rd</sup> day of June

1952, by and between William F. Krumpel

Latale of Alleghany County,

Maryland, part 4 of the first part, hereinafter called the Mortgagor, and THE FIRST NATIONAL BANK of Cumberland, a national banking corporation duly incorporated under the laws of the United States of America, party of the second part, hereinafter called the Mortgagee.

WITNESSETH:

Whereas, the Mortgagor is justly indebted to the Mortgagee in the full sum of Eight Hundred & twenty-nine & 27/100 Dollars (\$ 829<sup>00</sup> ), which is payable with interest at the rate of 6% per annum in 15 monthly installments of Fifty-five & 27/100 Dollars (\$ 55<sup>27</sup> ) payable on the 23<sup>rd</sup> day of each and every calendar month, said installments including principal and interest, as is evidenced by the promissory note of the Mortgagor payable to the order of the Mortgagee of even tenor and date herewith.

Now, Therefore in consideration of the premises and of the sum of One Dollar (\$1.00), the Mortgagor does hereby bargain, sell, transfer and assign unto the Mortgagee, its successors and assigns, the following described personal property located at Latale Alleghany County, Maryland :  
1947 Chevrolet Sed. Delivery  
Serial # 14 E.J.F. 13643

1952 JUN 24 11 11 AM

To have and to hold the said personal property unto the Mortgagee, its successors and assigns absolutely.

Provided, however, that if the said Mortgagor shall well and truly pay the aforesaid debt and interest as hereinbefore set forth, then this chattel mortgage shall be void.

The Mortgagor covenants and agrees with the Mortgagee in case default shall be made in the payment of said indebtedness, as herein set forth, or if the Mortgagor shall attempt to sell, dispose of or remove the said property above mortgaged, or any part thereof, from the premises aforesaid without the assent to such sale, disposition or removal expressed in writing by the Mortgagee, or in the event the Mortgagor shall default in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust and the Mortgagee, its successors and assigns, or its, his, her or their duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises hereinbefore described and any other place or places where the said personal property may be or may be found and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her, or their assigns, which sale shall be made in manner following, to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale applied: first, to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not; and as to the balance, to pay the same over to the Mortgagor, his personal representatives or assigns; and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the Mortgagor, his personal representatives or assigns.

And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the Mortgagor may remain in possession of the mortgaged property.

The Mortgagor agrees to insure said property forthwith against loss by fire, collision, etc., and pending the existence of this mortgage to keep it insured in some company acceptable to the Mortgagee in the sum of Full Value Dollars (\$ \_\_\_\_\_), and to pay the premiums thereon and to cause the policy issued therefor, to be endorsed as in case of loss to insure to the benefit of the Mortgagee to the extent of its lien or claim thereof, and to place such policy forthwith in the possession of the Mortgagee.

Above mentioned insurance does not include personal liability and property damage coverage.

Witness the hands and seals of the part 4 of the first part.

Attest as to all:

George W. Brown \_\_\_\_\_ (SEAL)  
William F. Kumpke (SEAL)  
\_\_\_\_\_  
\_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)



State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 23 day of June  
1957, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County  
aforesaid, personally appeared

William H. Krumpal

the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be his  
act and deed, and at the same time before me also appeared H. Claudius Cook

of The First National Bank of Cumberland, the within named Mortgagee, and made oath in due  
form of law that the consideration set forth in the foregoing chattel mortgage is true and bona  
fide as therein set forth; and the said H. Claudius Cook in like manner made  
oath that he is the agent of said Mortgagee and duly authorized to make



WITNESS my hand and Notarial Seal.

A. D. Zehnick  
Notary Public  
My Commission expires May 4, 1958

Compared and Mailed *Notarized*  
To *Mtgee City*  
*July 21 1952*

LIBER 267 PAGE 483

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 8:30 A.M.

*Purchase Money*  
This Chattel Mortgage, Made this *23<sup>rd</sup>* day of *June*  
19*52*, by and between

*Roy E Pawell*  
(*Post Office*) *Route 1. Paw Paw, WV<sup>va</sup>*  
*WV* of *Alleghany* County,

Maryland, part *4* of the first part, hereinafter called the Mortgagor, and THE FIRST NATIONAL BANK of Cumberland, a national banking corporation duly incorporated under the laws of the United States of America, party of the second part, hereinafter called the Mortgagee.

WITNESSETH:

Whereas, the Mortgagor is justly indebted to the Mortgagee in the full sum of \_\_\_\_\_  
*Ten Hundred & Ninety Four* *27/100* Dollars  
(*\$1094.<sup>22</sup>*), which is payable with interest at the rate of *6%* per annum in  
*18* monthly installments of *Sixty* *79/100* Dollars  
(*\$60.<sup>79</sup>*) payable on the *23<sup>rd</sup>* day of each and every calendar month,  
said installments including principal and interest, as is evidenced by the promissory note of the  
Mortgagor payable to the order of the Mortgagee of even tenor and date herewith.

Now, Therefore in consideration of the premises and of the sum of One Dollar (\$1.00),  
the Mortgagor does hereby bargain, sell, transfer and assign unto the Mortgagee, its successors  
and assigns, the following described personal property located at \_\_\_\_\_

*Alleghany* County, *Maryland*  
*1949 - Plymouth 4dr Spl. Dlx*  
*Serial # 12141832*

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To have and to hold the said personal property unto the Mortgagee, its successors and assigns absolutely.

Provided, however, that if the said Mortgagor shall well and truly pay the aforesaid debt and interest as hereinbefore set forth, then this chattel mortgage shall be void.

The Mortgagor covenants and agrees with the Mortgagee in case default shall be made in the payment of said indebtedness, as herein set forth, or if the Mortgagor shall attempt to sell, dispose of or remove the said property above mortgaged, or any part thereof, from the premises aforesaid without the assent to such sale, disposition or removal expressed in writing by the Mortgagee, or in the event the Mortgagor shall default in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust and the Mortgagee, its successors and assigns, or its, his, her or their duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises hereinbefore described and any other place or places where the said personal property may be or may be found and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her, or their assigns, which sale shall be made in manner following, to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale applied: first, to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not; and as to the balance, to pay the same over to the Mortgagor, his personal representatives or assigns; and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the Mortgagor, his personal representatives or assigns.

And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the Mortgagor may remain in possession of the mortgaged property.

The Mortgagor agrees to insure said property forthwith against loss by fire, collision, etc., and pending the existence of this mortgage to keep it insured in some company acceptable to the Mortgagee in the sum of Full Value Dollars (\$ \_\_\_\_\_), and to pay the premiums thereon and to cause the policy issued therefor to be endorsed as in case of loss to inure to the benefit of the Mortgagee to the extent of its lien or claim thereof, and to place such policy forthwith in the possession of the Mortgagee.

Above mentioned insurance does not include personal liability and property damage coverage.

Witness the hands and seals of the part 4 of the first part.

Attest as to all:

George W. Brown \_\_\_\_\_ (SEAL)  
Ray C. Powell \_\_\_\_\_ (SEAL)  
\_\_\_\_\_  
\_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)



State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 23 day of June  
1957, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County  
aforesaid, personally appeared

Roy E. Powell

the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be his  
act and deed, and at the same time before me also appeared Claudia Cash  
of The First National Bank of Cumberland, the within named Mortgagee, and made oath in due  
form of law that the consideration set forth in the foregoing chattel mortgage is true and bona  
fide as therein set forth; and the said Claudia in like manner made  
oath that he is the Agent of said Mortgagee and duly authorized to make  
this affidavit.



WITNESS my hand and Notarial Seal.

A. D. Zwick  
Notary Public

My Commission expires May 4, 1958

Cumberland, Maryland  
For value received, The First National Bank of Cumberland, hereby received  
the within and foregoing Chattel Mortgage. Witness the signature  
of The First National Bank of Cumberland, by its Executive Vice  
President, and its Corporate Seal duly attested by its Assistant Cashier  
this 19 day of August 1957  
(Corporate Seal)  
Attest: F. C. Boon  
Assistant Cashier  
The First National Bank of Cumberland  
By: A. D. Zwick  
Executive Vice President  
8-20-57

Computed and Mailed ~~24-4000~~

To Mtgee City  
July 21 1952

LIBER 267 PAGE 486

FILED AND RECORDED JUNE 24<sup>th</sup> 1952 at 8:30 A.M.

*Purchase Money*  
This Chattel Mortgage, Made this 23 day of June  
1952, by and between

Melvin L. Steckman

Cumberland of Alleghany County,  
Maryland, part of of the first part, hereinafter called the Mortgagor, and THE FIRST  
NATIONAL BANK of Cumberland, a national banking corporation duly incorporated under the  
laws of the United States of America, party of the second part, hereinafter called the Mortgagee.

WITNESSETH:

Whereas, the Mortgagor is justly indebted to the Mortgagee in the full sum of  
Eight Hundred & Sixty three <sup>46/<sub>100</sub></sup> Dollars  
(\$ 863.46 ), which is payable with interest at the rate of 6% per annum in  
18 monthly installments of Forty seven <sup>97/<sub>100</sub></sup> Dollars  
(\$ 47.97 ) payable on the 29th day of each and every calendar month,  
said installments including principal and interest, as is evidenced by the promissory note of the  
Mortgagor payable to the order of the Mortgagee of even tenor and date herewith.

Now, Therefore in consideration of the premises and of the sum of One Dollar (\$1.00),  
the Mortgagor does hereby bargain, sell, transfer and assign unto the Mortgagee, its successors  
and assigns, the following described personal property located at Cumberland  
Alleghany County, Maryland :  
1947 - Pontiac - Sed. Car.  
Serial # P8 MB14071

1952 JUN 24

To have and to hold the said personal property unto the Mortgagee, its successors and assigns absolutely.

Provided, however, that if the said Mortgagor shall well and truly pay the aforesaid debt and interest as hereinbefore set forth, then this chattel mortgage shall be void.

The Mortgagor covenants and agrees with the Mortgagee in case default shall be made in the payment of said indebtedness, as herein set forth, or if the Mortgagor shall attempt to sell, dispose of or remove the said property above mortgaged, or any part thereof, from the premises aforesaid without the assent to such sale, disposition or removal expressed in writing by the Mortgagee, or in the event the Mortgagor shall default in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust and the Mortgagee, its successors and assigns, or its, his, her or their duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises hereinbefore described and any other place or places where the said personal property may be or may be found and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her, or their assigns, which sale shall be made in manner following, to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale applied: first, to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not; and as to the balance, to pay the same over to the Mortgagor, his personal representatives or assigns; and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the Mortgagor, his personal representatives or assigns.

And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the Mortgagor may remain in possession of the mortgaged property.

The Mortgagor agrees to insure said property forthwith against loss by fire, collision, etc., and pending the existence of this mortgage to keep it insured in some company acceptable to the Mortgagee in the sum of Full Value Dollars (\$ \_\_\_\_\_), and to pay the premiums thereon and to cause the policy issued therefor to be endorsed as in case of loss to inure to the benefit of the Mortgagee to the extent of its lien or claim thereof, and to place such policy forthwith in the possession of the Mortgagee.

Above mentioned insurance does not include personal liability and property damage coverage.

Witness the hands and seals of the part 4 of the first part.

Attest as to all:

Melvin Neckman (SEAL)  
Francis Brown (SEAL)  
\_\_\_\_\_  
\_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)

LIBER 267 PAGE 487



State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 23 day of June  
1951, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County  
aforesaid, personally appeared

Melvin L. Steedman

the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be his  
act and deed, and at the same time before me also appeared R. Chandis Cash  
of The First National Bank of Cumberland, the within named Mortgagee, and made oath in due  
form of law that the consideration set forth in the foregoing chattel mortgage is true and bona  
fide as therein set forth; and the said R. Chandis in like manner made  
oath that he is the Agent of said Mortgagee and duly authorized to make



WITNES my hand and Notarial Seal.

A. A. Hebrich  
Notary Public

My Commission expires May 4, 1953

Compared with Mailed Document  
To *Mtge Frostburg Md*  
*Delivered 1952*

LIBER 267 PAGE 489

FILED AND RECORDED JUNE 25<sup>th</sup> 1952 at 11:45 A.M.

**This Mortgage,** Made this *16<sup>th</sup>* day of **June**, 19 **52**.

by and between **JAMES ALLEN HANNA AND MARGARET PEARL HANNA, HIS WIFE,**

of **Allegany** County, Maryland, parties of the first part, hereinafter called the "Mortgagor," and **EQUITABLE SAVINGS AND LOAN SOCIETY OF FROSTBURG, MARYLAND,** a corporation duly organized and existing under and by virtue of the laws of the State of Maryland, party of the second part, hereinafter called the "Mortgagee."



Whereas, the Mortgagor, being a member of said Society, has received therefrom a loan of **THREE THOUSAND THREE HUNDRED TEN and 00/100 - - - DOLLARS (\$3,310.00)** being the balance of the purchase money for the property hereinafter described

on his **TWENTY FIVE AND SIX THIRTSINTHS - - - - - (25-6/13)** SHARES of its stock.

And Whereas, the Mortgagor has agreed to repay the said sum so advanced in installments, with interest thereon from the date hereof at the rate of six per centum (6%) per annum, in the manner following:

By the payment of ~~-----~~ **THIRTY-TWO DOLLARS AND THIRTY CENTS-----**

**DOLLARS (\$ 32.30 )**, on or before the *16<sup>th</sup>*

day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payments may be applied by the Mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all outstanding taxes, assessments or other public charges of every nature and description, fire and extended coverage insurance premiums, and other charges affecting the hereinafter described premises, or to the payment of all sums advanced for the same, together with interest as hereinafter provided; and (3) to the payment of the aforesaid principal sum.

And Whereas, it was a condition precedent to said loan that the repayment thereof, together with the interest, advances and charges aforesaid, and the performance of the covenants and conditions hereinafter mentioned, should be secured by the execution of this Mortgage:

Now Therefore, THIS MORTGAGE WITNESSETH, that in consideration of the premises, and of the sum of One Dollar (\$1.00) this day paid, the receipt whereof is hereby acknowledged, the Mortgagor does hereby give, grant, bargain and sell, convey, release, confirm and assign unto the Mortgagee, its successors and assigns, the following property, to wit:

**ALL that lot or parcel of ground situated on Beall's Lane, in the City of Frostburg, Allegany County, Maryland, and particularly described as follows, to wit:**

**BEGINNING** for the same at the end of thirty-nine feet on a line drawn South eighty-nine degrees West from the southwest corner of the lot conveyed by Thomas Johnson, et ux, to Samuel Johnson and Carrie G. Coulehan, by deed dated November 25, 1901, and recorded in Liber No. 91, folio 678, of the Land Records of Allegany County, and running thence North thirty-four degrees West forty-eight feet; thence South fifty-three degrees West eighty-two feet; thence South thirty-four degrees East sixty-

five feet; thence North fifty-three degrees East fifty-seven feet; thence North nineteen and three-fourths degrees East thirty-one feet to the beginning.

IT being the same property which was conveyed to the said James Allen Hanna and wife by Helen Duff Stair by deed dated October 18, 1945, and recorded among the Land Records of Allegany County, Maryland, in Liber No. 205, folio 597.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereto belonging or in anywise appertaining, including all lighting, heating, gas and plumbing apparatus and fixtures attached to or used on and about said premises, it being agreed that for the purposes of this mortgage the same shall be deemed permanent fixtures, and all rents, issues and profits accruing from the premises hereby mortgaged.

To Have and to Hold the said lot of ground and improvements thereon to the use of the Mortgagee, its successors and assigns, in fee simple.

Provided, that if the Mortgagor, his heirs, personal representatives and assigns, shall make or cause to be made the payments herein provided for as and when the same shall become due and payable, and in the meantime shall perform and comply with the covenants and conditions herein mentioned on his part to be made and done, then this Mortgage shall be void.

And the Mortgagor hereby covenants and agrees with the Mortgagee, its successors and assigns, to pay and perform as above set forth, and in addition thereto to pay unto the Mortgagee, its successors and assigns, during the continuance of this Mortgage, the sum of

DOLLARS

(\$ ) per month upon the same day of each month hereafter, and beginning on the same date as hereinbefore provided for principal and interest payments, said additional payments to constitute a special fund to be used by the Mortgagee, its successors and assigns, in payment of state, county and city taxes, and insurance premiums, when legally due or demandable, and any surplus remaining after the payment of said charges may, at the option of the Mortgagee, be credited as a payment on account of the principal mortgage debt; and the Mortgagor further agrees that should said special fund at any time be insufficient, by reason of an increase in the assessment of said property or an increase in the tax rates, or from any other cause, to pay said charges, that he, his heirs, personal representatives or assigns, will on demand pay said deficiency; the Mortgagor further agrees to pay, when legally due, all other assessments, public dues and charges levied or assessed, or to be levied or assessed on said property hereby mortgaged, or on the mortgage debt or interest herein covenanted to be paid. In the event of the foreclosure of this Mortgage and the sale of the mortgaged premises as hereinafter provided, any balance in this special fund may, at the option of the Mortgagee, be applied to the reduction of the indebtedness hereby secured at the time of the commencement of such foreclosure proceedings.

It is further understood and agreed that if the Mortgagor fails to pay to the Mortgagee, its successors and assigns, during the continuance of this Mortgage, the said monthly payments for the establishment of a special fund for the payment of state, county and city taxes, and insurance premiums, or any deficiency in said account as hereinbefore mentioned, the Mortgagee, its successors and assigns, may, at its option, pay the said taxes and insurance premiums without waiving or affecting its right to foreclose said mortgage or any other of its rights hereunder, and every payment so made by the Mortgagee shall bear interest from the date of said payment at the rate of six per centum (6%) per annum and shall become a part of the indebtedness hereby secured.

THE MORTGAGOR also covenants and agrees to keep the improvements on said property in good repair and not to permit or suffer any waste thereon, and to insure and keep insured said improvements against fire, windstorm and such other hazards, as may be required by the Mortgagee, or its assigns, in such company or companies approved by, and in amounts required by the Mortgagee, its successors and assigns, and to cause the policies therefor to be so framed as to inure to the benefit of the Mortgagee, its successors and assigns, to the extent of its or their claim hereunder, and to deliver said policies to the Mortgagee, its successors and assigns.



And the Mortgagor does further covenant and agree:

- (a) That if the premises covered hereby, or any part thereof, shall be damaged by fire or other hazard against which insurance is held as hereinbefore provided, the amounts payable by any insurance company pursuant to the contract of insurance shall, to the extent of the indebtedness then remaining unpaid, be paid to the Mortgagee, and, at its option, may be applied to the mortgage debt or released for the repairing or rebuilding of the premises.
- (b) That upon a default in any of the covenants of this mortgage, the Mortgagee shall be entitled, without notice to the Mortgagor, to the immediate appointment of a receiver of the property covered hereby, without regard to the adequacy or inadequacy of the property as security for the mortgage debt.
- (c) That it shall be deemed a default under this mortgage if he shall sell, cease to own, transfer, or dispose of the within described property without the written consent of the Mortgagee.
- (d) That he specially warrants the property herein mortgaged, and that he will execute such further assurances thereof as may be required.
- (e) That he will pay a "late charge" of twenty-five cents or two cents for each dollar of each payment due, whichever is larger, for each payment more than five days in arrears, to cover the extra expense involved in handling delinquent payments.

And it is Agreed that until default be made in the premises, the Mortgagor, his heirs, personal representatives or assigns, may hold and possess the aforesaid property.

And in case of any default being made in any of the payments, covenants or conditions of this Mortgage, the whole mortgage debt then due and owing, together with accrued interest thereon, shall, at the option of the Mortgagee, its successors and assigns, at once become due and payable; the waiver of any default and the failure to exercise the option to demand the whole balance of the mortgage debt shall not operate as or constitute a waiver of the right to make such demand upon any default thereafter; and it shall thereupon be lawful for the Equitable Savings and Loan Society of Frostburg, Maryland, its successors and assigns, or W. Earle Cobey, its, his, her or their duly constituted agent and attorney, at any time after such default, to sell the property hereby mortgaged, or so much thereof as may be necessary to satisfy and pay the indebtedness hereby secured and all costs incurred in the making of such sale, and to grant and convey the said property to the purchaser or purchasers thereof, his, her, or their heirs and assigns, which said sale shall be made in the manner following, to wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Allegany County, Maryland, which said sale shall be at public auction, and if said property be not sold, it may be sold afterwards, either privately or publicly, and as a whole or in convenient parcels, as may be deemed advisable by the person selling; and the proceeds arising from said sale shall be applied, first, to the payment of all costs and expenses incident to said sale and distribution of the proceeds thereof, including taxes, water rents, and all public charges due and owing, and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all claims of said Mortgagee, its successors and assigns, owing under this mortgage, whether the same shall have matured or not, including all advances together with interest thereon as herein provided; and the balance (if any there be) shall be paid to the Mortgagor, his personal representatives, heirs or assigns, or to whomever may be entitled to the same. In case of advertisement under the above power but no sale, all expenses incident thereto and one-half of the above commission shall be allowed and paid to the person or persons advertising the same by the Mortgagor.

The covenants herein contained shall bind, and the benefits and advantages shall inure to the respective heirs, personal representatives, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESSES, the signature and seal of the part of the first part on the day and year above written.

WITNESS as to all:

*James A. Hanna* (SEAL)  
 JAMES ALLEN HANNA

*Margaret Pearl Hanna* (SEAL)  
 MARGARET PEARL HANNA

\_\_\_\_\_ (SEAL)

\_\_\_\_\_ (SEAL)

511-113

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 16<sup>th</sup> day of June, 19 52,  
before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid,  
personally appeared JAMES ALLEN HANNA AND MARGARET PEARL HANNA, HIS WIFE,

the Mortgagor herein, and acknowledged the foregoing instrument of writing to be \_\_\_\_\_  
\_\_\_\_\_ act and deed; and at the same time and place before  
me also personally appeared Fred W. Boettner, Secretary of the Equitable Savings and Loan Society of  
Frostburg, Maryland, the Mortgagee therein, and made oath in due form of law that the consideration  
in the foregoing mortgage is true and bona fide as herein set forth, and further made oath in due form  
of law that he is the Secretary and Agent of the Mortgagee and duly authorized by it to make such  
affidavit.



Witness my hand and Notarial Seal.

*William G. Shuck*  
Notary Public.

Compared and Mailed *Correctly*  
To *Mtge Frostburg Md*  
*July 21 1952*

LIBER 267 PAGE 493

FILED AND RECORDED JUNE 25<sup>th</sup> 1952 at 11:45 A.M.

**This Mortgage,** Made this 13<sup>th</sup> day of June, 19 52,

by and between ROY K. BOETTNER AND RUBY BOETTNER, HIS WIFE,

of Allegany County, Maryland, parties of the first part, hereinafter called the "Mortgagor," and EQUITABLE SAVINGS AND LOAN SOCIETY OF FROSTBURG, MARYLAND, a corporation duly organized and existing under and by virtue of the laws of the State of Maryland, party of the second part, hereinafter called the "Mortgagee."

Whereas, the Mortgagor, being a member of said Society, has received therefrom a loan of THREE THOUSAND and no/100 - - - - - DOLLARS (\$3,000.00) being the balance of the purchase money for the property hereinafter described on his TWENTY-THREE AND TEN-THIRTEENTHS - - - - - (23-10/13) SHARES of its stock.

And Whereas, the Mortgagor has agreed to repay the said sum so advanced in installments, with interest thereon from the date hereof at the rate of six per centum (6%) per annum, in the manner following:

By the payment of-----TWENTY-NINE and 28/100-----  
DOLLARS (\$29.28), on or before the 13<sup>th</sup>

day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payments may be applied by the Mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all outstanding taxes, assessments or other public charges of every nature and description, fire and extended coverage insurance premiums, and other charges affecting the hereinafter described premises, or to the payment of all sums advanced for the same, together with interest as hereinafter provided; and (3) to the payment of the aforesaid principal sum.

And Whereas, it was a condition precedent to said loan that the repayment thereof, together with the interest, advances and charges aforesaid, and the performance of the covenants and conditions hereinafter mentioned, should be secured by the execution of this Mortgage:

Now Therefore, THIS MORTGAGE WITNESSETH, that in consideration of the premises, and of the sum of One Dollar (\$1.00) this day paid, the receipt whereof is hereby acknowledged, the Mortgagor does hereby give, grant, bargain and sell, convey, release, confirm and assign unto the Mortgagee, its successors and assigns, the following property, to wit:

ALL that lot, piece or parcel of land lying and being in Allegany County, Maryland, situated on the easterly side of Centre Street in the Town of Frostburg, known and distinguished as Lot No. 2 of Block No. 19 of Beall's First Addition to said Town of Frostburg, a plat of said Addition being of record among the Land Records of Allegany County, Maryland, in Liber No. 30, folio 710, and being the same property which was conveyed to the parties of the first part by Nicolo Pace and wife by deed dated April 9, 1934, and recorded among the Land Records of Allegany County aforesaid in Liber No. 170, folio 597.





Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereto belonging or in anywise appertaining, including all lighting, heating, gas and plumbing apparatus and fixtures attached to or used on and about said premises, it being agreed that for the purposes of this mortgage the same shall be deemed permanent fixtures, and all rents, issues and profits accruing from the premises hereby mortgaged.

To Have and to Hold the said lot of ground and improvements thereon to the use of the Mortgagee, its successors and assigns, in fee simple.

Provided, that if the Mortgagor, his heirs, personal representatives and assigns, shall make or cause to be made the payments herein provided for as and when the same shall become due and payable, and in the meantime shall perform and comply with the covenants and conditions herein mentioned on his part to be made and done, then this Mortgage shall be void.

And the Mortgagor hereby covenants and agrees with the Mortgagee, its successors and assigns, to pay and perform as above set forth, and in addition thereto to pay unto the Mortgagee, its successors and assigns, during the continuance of this Mortgage, the sum of

DOLLARS

(\$ ) per month upon the same day of each month hereafter, and beginning on the same date as hereinbefore provided for principal and interest payments, said additional payments to constitute a special fund to be used by the Mortgagee, its successors and assigns, in payment of state, county and city taxes, and insurance premiums, when legally due or demandable, and any surplus remaining after the payment of said charges may, at the option of the Mortgagee, be credited as a payment on account of the principal mortgage debt; and the Mortgagor further agrees that should said special fund at any time be insufficient, by reason of an increase in the assessment of said property or an increase in the tax rates, or from any other cause, to pay said charges, that he, his heirs, personal representatives or assigns, will on demand pay said deficiency; the Mortgagor further agrees to pay, when legally due, all other assessments, public dues and charges levied or assessed, or to be levied or assessed on said property hereby mortgaged, or on the mortgage debt or interest herein covenanted to be paid. In the event of the foreclosure of this Mortgage and the sale of the mortgaged premises as hereinafter provided, any balance in this special fund may, at the option of the Mortgagee, be applied to the reduction of the indebtedness hereby secured at the time of the commencement of such foreclosure proceedings.

It is further understood and agreed that if the Mortgagor fails to pay to the Mortgagee, its successors and assigns, during the continuance of this Mortgage, the said monthly payments for the establishment of a special fund for the payment of state, county and city taxes, and insurance premiums, or any deficiency in said account as hereinbefore mentioned, the Mortgagee, its successors and assigns, may, at its option, pay the said taxes and insurance premiums without waiving or affecting its right to foreclose said mortgage or any other of its rights hereunder, and every payment so made by the Mortgagee shall bear interest from the date of said payment at the rate of six per centum (6%) per annum and shall become a part of the indebtedness hereby secured.

THE MORTGAGOR also covenants and agrees to keep the improvements on said property in good repair and not to permit or suffer any waste thereon, and to insure and keep insured said improvements against fire, windstorm and such other hazards, as may be required by the Mortgagee, or its assigns, in such company or companies approved by, and in amounts required by the Mortgagee, its successors and assigns, and to cause the policies therefor to be so framed as to insure to the benefit of the Mortgagee, its successors and assigns, to the extent of its or their claim hereunder, and to deliver said policies to the Mortgagee, its successors and assigns.

And the Mortgagor does further covenant and agree:

- (a) That if the premises covered hereby, or any part thereof, shall be damaged by fire or other hazard against which insurance is held as hereinbefore provided, the amounts payable by any insurance company pursuant to the contract of insurance shall, to the extent of the indebtedness then remaining unpaid, be paid to the Mortgagee, and, at its option, may be applied to the mortgage debt or released for the repairing or rebuilding of the premises.
- (b) That upon a default in any of the covenants of this mortgage, the Mortgagee shall be entitled, without notice to the Mortgagor, to the immediate appointment of a receiver of the property covered hereby, without regard to the adequacy or inadequacy of the property as security for the mortgage debt.
- (c) That it shall be deemed a default under this mortgage if he shall sell, cease to own, transfer, or dispose of the within described property without the written consent of the Mortgagee.
- (d) That he specially warrants the property herein mortgaged, and that he will execute such further assurances thereof as may be required.
- (e) That he will pay a "late charge" of twenty-five cents or two cents for each dollar of each payment due, whichever is larger, for each payment more than five days in arrears, to cover the extra expense involved in handling delinquent payments.

And it is Agreed that until default be made in the premises, the Mortgagor, his heirs, personal representatives or assigns, may hold and possess the aforesaid property.

And in case of any default being made in any of the payments, covenants or conditions of this mortgage, the whole mortgage debt then due and owing, together with accrued interest thereon, shall, at the option of the Mortgagee, its successors and assigns, at once become due and payable; the waiver of any default and the failure to exercise the option to demand the whole balance of the mortgage debt shall not operate as or constitute a waiver of the right to make such demand upon any default thereafter; and it shall thereupon be lawful for the *Equitable Savings and Loan Society of Frostburg, Maryland*, its successors and assigns, or *W. Earle Cobey*, its, his, her or their duly constituted agent and attorney, at any time after such default, to sell the property hereby mortgaged, or so much thereof as may be necessary to satisfy and pay the indebtedness hereby secured and all costs incurred in the making of such sale, and to grant and convey the said property to the purchaser or purchasers thereof, his, her, or their heirs and assigns, which said sale shall be made in the manner following, to wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Allegany County, Maryland, which said sale shall be at public auction, and if said property be not sold, it may be sold afterwards, either privately or publicly, and as a whole or in convenient parcels, as may be deemed advisable by the person selling; and the proceeds arising from said sale shall be applied, first, to the payment of all costs and expenses incident to said sale and distribution of the proceeds thereof, including taxes, water rents, and all public charges due and owing, and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all claims of said Mortgagee, its successors and assigns, owing under this mortgage, whether the same shall have matured or not, including all advances together with interest thereon as herein provided; and the balance (if any there be) shall be paid to the Mortgagor, his personal representatives, heirs or assigns, or to whomever may be entitled to the same. In case of advertisement under the above power but no sale, all expenses incident thereto and one-half of the above commission shall be allowed and paid to the person or persons advertising the same by the Mortgagor.

The covenants herein contained shall bind, and the benefits and advantages shall inure to the respective heirs, personal representatives, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness, the signature and seal of the part of the first part on the day and year above written.

WITNESS as to all:

*William A. Shuck*

*Roy K. Boettner*  
ROY K. BOETTNER

(SEAL)

*Ruby Boettner*  
RUBY BOETTNER

(SEAL)

(SEAL)

(SEAL)

503 780

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 13<sup>th</sup> day of June, 1952,  
before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid,  
personally appeared ROY K. BOETTNER AND RUBY BOETTNER, HIS WIFE,

the Mortgagor herein, and acknowledged the foregoing instrument of writing to be their  
respective act and deed; and at the same time and place before

me also personally appeared Fred W. Boettner, Secretary of the Equitable Savings and Loan Society of  
Frostburg, Maryland, the Mortgagee therein, and made oath in due form of law that the consideration  
in the foregoing mortgage is true and bona fide as herein set forth, and further made oath in due form  
of law that he is the Secretary and Agent of the Mortgagee and duly authorized by it to make such  
affidavit.



Witness my hand and Notarial Seal.

William A. Shuck  
Notary Public.



Compared and given delivered  
To Geo. H. Legg, Atty. Gen.  
July 21, 1952

LIBER 267 PAGE 497 FILED AND RECORDED JUNE 25<sup>th</sup>  
1952 at 1:45 P.M.

**PURCHASE MONEY**  
**This Mortgage.** Made this 23<sup>rd</sup> day of JUNE in the

year Nineteen Hundred and ~~Forty~~ fifty-two by and between  
Hubert J. Feenay and Elizabeth F. Feenay, his wife,

of Allegheny County, in the State of Maryland,

part 122 of the first part, hereinafter called mortgagor s , and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegheny County, Maryland, party of the second part, hereinafter called mortgagee.

**WITNESSETH:**

**Whereas**, the said mortgagee has this day loaned to the said mortgagor s , the sum of Six Thousand & 00/100 Dollars,

which said sum the mortgagor s agree to repay in installments with interest thereon from the date hereof, at the date of 4 per cent. per annum, in the manner following:

By the payment of Forty-four & 40/100 Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

**Now Therefore**, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagor s do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All the following real estate, situated and lying at the Southeasterly intersection of Kentucky Avenue and New Hampshire Avenue (formerly Chestnut Street), Cumberland, Allegheny County, Maryland, the same being Lots Nos. 75, 76 and 77 of the Bannockburn Addition to Cumberland, a plat of which is filed in Plat Book 1, folio 82, among the Records of Allegheny County, Maryland, and more particularly described as a whole as follows, to-wit:

BEGINNING at the Southeasterly intersection of Kentucky Avenue and New Hampshire Avenue, and running then with the Southerly side of said Kentucky Avenue South 47 degrees 30 minutes East 120 feet, then leaving said Kentucky Avenue South 42 degrees 30 minutes West 100 feet to Porter Alley, then with said Alley North 47 degrees 30 minutes West 120 feet to the Easterly side of New Hampshire Avenue, and then with said New Hampshire Avenue North 42 degrees 30 minutes East 100 feet to the beginning.

Being the same property which was conveyed unto the parties of the first part by deed of Rosalia A. Seaders, unmarried, of even date which is intended to be recorded among the Land Records of Allegheny County, Maryland, simultaneously with the recording of these presents.

583-408

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagors covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagors hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

**Together** with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

**To have and to hold** the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagors, their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on that part to be performed, then this mortgage shall be void.

And it is Agreed that until default be made in the premises, the said mortgagor s may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagors hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent, to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagor s their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor s their representatives, heirs or assigns.

And the said mortgagor s, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Six Thousand & 00/100----- Dollars and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to insure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagor s, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagor s, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor s to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said buildings or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagor s to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagor s, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagor s, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagor s.

Attest:

Gerald L. Davis

Hubert J. Feeney (SEAL)  
Hubert J. Feeney

Elizabeth F. Feeney (SEAL)  
Elizabeth F. Feeney

\_\_\_\_\_(SEAL)

\_\_\_\_\_(SEAL)



State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 23<sup>RD</sup> day of JUNE  
in the year nineteen hundred and ~~twenty~~ fifty-two, before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared

Hubert J. Feeney and Elizabeth F. Feeney, his wife,

the said mortgagor & herein and ~~they~~ acknowledged the foregoing mortgage to be ~~their~~ act  
and deed; and at the same time before me also personally appeared George W. Legge  
Attorney and agent for the within named mortgagee and made oath in due form of law, that the  
consideration in said mortgage is true and bona fide as therein set forth, and did further make oath  
in due form of law that he had the proper authority to make this affidavit as agent for the said  
mortgagee.

Witness my hand and Notarial Seal the day and year aforesaid.



George W. Legge  
Notary Public

Compare  
To Mtge City  
July 21 1952

BOOK 267 PAGE 501

FILED AND RECORDED JUNE 25<sup>th</sup> 1952 at 1:45 P.M.

VA Form 4-6218a (Home Loan)  
August 1946. Use Optional.  
Servicemen's Readjustment Act  
(52 U.S.C.A. 804 (a)). Acceptable  
to RFC Mortgage Co

MARYLAND

### MORTGAGE

**PURCHASE MONEY**  
THIS MORTGAGE, Made this 24<sup>th</sup> day of June, A. D. 19 52, by  
and between John Samuel Robison and Dereatha M. Robison, his wife,  
of Cumberland, in the State of Maryland, hereinafter called the Mortgagor, and

~~as mortgagor and as security under the laws of the State of~~  
~~hereinafter called the Mortgagee:~~  
The Liberty Trust Company, a corporation duly incorporated under the  
laws of the State of Maryland, and having its principal office in the  
City of Cumberland, Allegany County, Maryland, hereinafter called the  
Mortgagee.

WHEREAS, the Mortgagor is justly indebted to the Mortgagee for a loan contemporaneous herewith, in the  
principal sum of Six Thousand Seven Hundred - - - - - Dollars (\$ 6,700.00 ),  
with interest from date at the rate of four per centum ( 4 % ) per annum on the unpaid  
principal until paid, principal and interest being payable at the office of The Liberty Trust Company,  
in Cumberland  
Maryland, or at such other place as the holder hereof may designate in writing delivered or mailed to the Mortgagor,  
in ~~monthly~~ installments of Forty-Nine and 56/100 - - - - - Dollars (\$ 49.56 ),  
commencing on the first day of August, 1952, and continuing on the first 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 first day of July, 19 67.  
Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof  
not less than the amount of one installment, or one hundred dollars (\$100.00), whichever is less.

AND WHEREAS, this Mortgage shall also secure future advances so far as legally permissible at the date hereof.

AND WHEREAS, it was a condition precedent to the making of the aforesaid loan that the repayment thereof,  
with interest, should be secured by the execution of these presents.

NOW, THEREFORE, THIS MORTGAGE WITNESSETH, that in consideration of the premises and the sum of  
One Dollar (\$1.00) this day paid, the receipt whereof is hereby acknowledged, the Mortgagor does hereby grant,  
convey and assign unto the Mortgagee, its successors and assigns, all the following described property in  
Allegany County, in the State of Maryland, to wit:

All that lot or parcel of ground being composed of Lots numbered  
14, 15, 16 and 17 of the L & L Park Addition, a plat of the said addi-  
tion having been recorded in Plat Book No. 1, Page 63, in Allegany  
County, State of Maryland, and more particularly described as follows,  
to wit:

Beginning for the same at a locust stake standing at the point of  
intersection of the southeast side of Park Drive and the north side of  
Warrior Boulevard, said stake also stands South 89 degrees and 38 min-  
utes East, 52-5/10 feet from an established solid iron stake at the point  
of intersection of the said north side of Warrior Boulevard and the north-  
west side of the said Park Drive, said stake also stands beside an old  
wooden stake at the beginning of Lot No. 14 of the said L & L Park Addi-  
tion, and running thence with the north side of Warrior Boulevard ( Mag-  
netic Bearings as of the said plat - 1925 - and with Horizontal Measure-  
ments ) and with the first lines of Lots numbered 14, 15, 16 and 17 of  
the said L & L Park Addition, South 89 degrees and 38 minutes East, 303  
feet to an established solid iron stake at the point of intersection of  
the said north side of Warrior Boulevard and the northwest side of the  
McMullen Boulevard, thence with the northwest side of the said McMullen  
Boulevard and with the second line of the said Lot No. 17, North 43 de-  
grees and 33 minutes East, 45 feet to an iron bolt, thence leaving the  
said McMullen Boulevard and running with the third and fourth lines of  
the said Lot No. 17, North 51 degrees and 3 minutes West, 150 feet to a  
locust stake beside an old iron peg and South 38 degrees and 57 minutes  
West, 61-55/100 feet to a locust stake intersecting the second line of  
the said Lot No. 16, thence with the remainder of the said second line  
of Lot No. 16 and with the third line of the said Lot No. 15, North 51  
degrees and 3 minutes West, 84-25/100 feet to a locust stake standing on  
the aforementioned southeast side of Park Drive, thence with the said  
southeast side of Park Drive, South 41 degrees and 10 minutes West, 172-  
5/10 feet to the beginning.

THIS MORTGAGE IS EXECUTED TO SECURE PART OF THE PURCHASE MONEY FOR  
THE PROPERTY HEREIN DESCRIBED AND CONVEYED AND IS THEREFORE A PURCHASE  
MONEY MORTGAGE.

It being the same property which was conveyed unto the mortgagors  
by John E. Fazenbaker and wife by deed dated June 1952, and to be  
recorded simultaneously with this mortgage among the Land Records of  
Allegany County.

Together with all buildings and improvements now and hereafter on said land, and the rents, issues, and profits of the above described property, (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); and all fixtures now or hereafter attached to or used in connection with the premises herein described, ~~and all other things which may be attached to or used in connection with the premises herein described, and all other things which may be attached to or used in connection with the premises herein described, and all other things which may be attached to or used in connection with the premises herein described.~~

To HAVE AND TO HOLD the above described property and improvements unto the said Mortgagee, its successors and assigns, in fee simple forever.

PROVIDED, That this conveyance shall be null and void upon the performance of all conditions and stipulations mentioned herein and upon the full payment of the principal debt secured hereby, and the interest thereon, and all moneys advanced or expended, and all other proper costs, charges, commissions and expenses as herein provided. When this mortgage shall have been fully paid off in accordance with its terms and tenor, it will be duly released by the Mortgagee at the request and expense of the Mortgagor, but in the event of default in the payment of any installment of principal or interest as above provided (it being agreed that the default shall exist only if not made good prior to the due date of the next such installment), or if there be a default in any of the conditions, stipulations or covenants of this mortgage, then the Mortgagee may exercise the option of treating the remainder of the mortgage debt hereby secured due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise it at any other time.

The Mortgagor, in order more fully to protect the security of this mortgage, covenants and agrees as follows:

1. Together with, and in addition to, the monthly payments of principal and interest payable under the terms of the mortgage debt hereby secured, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said debt is fully paid, the following sums:

- (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee, and of which the Mortgagor is notified) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments.
- (b) The aggregate of the amounts payable pursuant to subparagraph (a) and those payable on the note secured hereby, shall be paid in a single payment each month, to be applied to the following items in the order stated:
  - (I) ground rent, if any, taxes, special assessments, fire and other hazard-insurance premiums;
  - (II) interest on the mortgage debt secured hereby; and
  - (III) amortisation of the principal of said debt.

Any deficiency in the amount of such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this Mortgage. The Mortgagor agrees to pay a "late charge" not to exceed an amount equal to four per centum (4%) of the installment which is not paid within fifteen (15) days of the due date thereof, to cover the extra expense involved in handling delinquent payments.

2. If the total of the payments made by the Mortgagor under (a) of paragraph 1 preceding shall exceed the amount of payments actually made by the Mortgagee for ground rents, taxes, assessments or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be made by the Mortgagor for such items. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency. Such payments shall be made within thirty (30) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the mortgage debt secured hereby, full payment of the entire indebtedness, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated under the provisions of (a) of paragraph 1 hereof. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the amount then remaining in the funds accumulated under (a) of paragraph 1 preceding, as a credit on the interest accrued and unpaid and the balance to the principal then remaining unpaid under the mortgage debt.

3. The lien of this instrument shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness or any part thereof secured hereby.

4. He will pay all taxes, assessments, water rates and other governmental or municipal charges, fees, or



impositions, and ground rents for which provision has not been made hereinbefore, and will promptly deliver the official receipts therefor to the Mortgagee. In default of such payment by the Mortgagor, the Mortgagee may pay the same, and any sum or sums so paid by the Mortgagee shall be added to the mortgage debt hereby secured, shall be payable thirty (30) days after demand, shall bear interest at the rate of four per centum (4%) per annum from date of payment and shall be secured by this mortgage.

5. Upon the request of the Mortgagee the Mortgagor shall execute and deliver a supplemental note or notes for the sum or sums advanced by the Mortgagee for the alteration, modernization, improvement, maintenance, or repair of said premises, for taxes or assessments against the same and for any other purpose authorized hereunder. Said note or notes shall be secured hereby on a parity with and as fully as if the advance evidenced thereby were included in the note first described above. Said supplemental note or notes shall bear interest at four per centum (4%) per annum and shall be payable in approximately equal monthly payments for such period as may be agreed upon by the creditor and debtor. Failing to agree on the maturity, the sum or sums so advanced shall be due and payable 30 days after demand by the creditor. In no event shall the maturity extend beyond the ultimate maturity of the note first described above.

6. He will keep the said premises in as good order and condition as they are now and will not commit or permit any waste thereof, reasonable wear and tear excepted.

7. He will continuously maintain fire and such other hazard insurance as the Mortgagee may require on the improvements now or hereafter on said premises, but shall not be required to maintain amounts in excess of the aggregate unpaid indebtedness secured hereby; and except when payment for all such premiums has theretofore been made under (a) of paragraph 1 hereof, will pay promptly when due any premiums therefor. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage, or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

8. Upon a default in any of the covenants or conditions of this mortgage, the Mortgagee shall be entitled, without notice to the Mortgagor, to the immediate appointment of a receiver of the property covered hereby, without regard to the adequacy or inadequacy of the property as security for the mortgage debt. Until there is a default under this mortgage the Mortgagor shall have the right to possession of the said property.

9. He specially warrants the property herein mortgaged, and he will execute such further assurances thereof as may be required.

In case of default in any of the payments, covenants or conditions of this mortgage continuing for the space of Sixty days, the whole mortgage debt intended hereby to be secured shall become due and demandable; and it shall be lawful for the said Mortgagee, its successors and assigns, or George R. Hughes, its Attorney or Agent, at any time after such default to sell the property hereby mortgaged, or so much thereof as may be necessary to satisfy and pay said debt, interest and all costs incurred in making such sale, and to grant and convey the said property to the purchaser or purchasers thereof, his, her or their heirs or assigns; and which sale shall be made in the following manner, viz: upon giving twenty days' notice of the time, place, manner and terms of sale in some newspaper printed in Allegany County, and such other notice as by the said Mortgagee or the party making the sale, may be deemed expedient; and in the event of a sale of said property, under the powers hereby granted, the proceeds arising from such sale, to apply: first to the payment of all expenses incident to such sale, including a counsel fee of Fifty Dollars (\$ 50.00 ) 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 County aforesaid; second, to the payment of all claims of the said Mortgagee under this mortgage, whether the same shall have matured or not; third to reimbursement of the Veterans Administration for any sums paid by it on account of the guaranty or insurance of the indebtedness secured hereby; and the surplus (if any there be) shall be paid to the said Mortgagor, or to whoever may be entitled to the same.

And the said Mortgagor hereby covenants and agrees that immediately upon the first insertion of the advertisement or notice of sale as aforesaid under the powers hereby granted, there shall be and become due by him to the party inserting said advertisement or notice, all expenses incident to said advertisement or notice, all court costs and all expenses incident to the foreclosure proceedings under this mortgage and a commission on the total amount of the mortgage indebtedness, principal and interest, equal to one-half of the percentage allowed as commissions to trustees making sale under orders or decrees of the Circuit Court for Allegany County, in Equity, which said expenses, costs and commission the said Mortgagor hereby covenants and agrees to pay; and the said Mortgagee, or its said Attorney, shall not be required to receive the principal and interest only of said mortgage debt in satisfaction thereof, unless the same be accompanied by a tender of the said expenses, costs and commission, but said sale may be proceeded with unless, prior to the day appointed therefor, legal tender be made of said principal, interest, costs, expenses and commission.

If the indebtedness secured hereby be guaranteed or insured under the Servicemen's Readjustment Act, as amended, such Act and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Act or Regulations are hereby amended to conform thereto.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders, and Mortgagee shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the Mortgager(s) on the day and year first above written.

Witness:

*James M. Dorley*

*John Samuel Robison* [SEAL]  
JOHN SAMUEL ROBISON  
*Dereatha M. Robison* [SEAL]  
DEREATHA M. ROBISON

[SEAL]

[SEAL]

STATE OF MARYLAND, ALLEGANY COUNTY, to wit:

I HEREBY CERTIFY, That on this *24<sup>th</sup>* day of June, 19 52, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared John Samuel Robison and Dereatha M. Robison, his wife, the above named Mortgagers, and each acknowledged the foregoing Mortgage to be their respective act.

At the same time also personally appeared Charles A. Piper, the President of the within body corporate, Mortgagee, and made oath in due form of law that the consideration of said mortgage is true and bona fide as therein set forth; and also made oath that he is the agent of the Mortgagee and is duly authorized to make this affidavit.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year aforesaid

*James M. Dorley* [SEAL]

FILED AND RECORDED JUNE 26<sup>th</sup>  
1952 at 8:30 A.M.

LIBER 267 PAGE 505  
Chattel Mortgage

Compare  
To Mtge. City  
July 21 52

THIS CHATTEL MORTGAGE, Made this 17<sup>th</sup> day of June, 1952,  
by Harry E. and Kathleen J. Gough  
of the City of Cumberland  
County of

State of Maryland, hereinafter called "Mortgagor," to  
INDUSTRIAL LOAN SOCIETY, INC., a body corporate,  
Room 33, Liberty Trust Building, Baltimore and Centre Sts., Cumberland, Md., hereinafter called "Mortgagee"  
WITNESSETH: That for and in consideration of the sum of Three Hundred Dollars  
(\$ 300.00), the actual amount lent by Mortgagee to Mortgagor, receipt whereof is hereby acknowledged,  
Mortgagor doth hereby bargain and sell unto Mortgagee the following described personal property:  
The chattels, including household furniture, now located at 211 W. 14<sup>th</sup> Creek Ave.,  
Cumberland Allegany (Street Address)  
(City) (County), in said State of Maryland, that is to say:

LIVING ROOM		DINING ROOM		KITCHEN		BED ROOM	
NO.	DESCRIPTION	NO.	DESCRIPTION	NO.	DESCRIPTION	NO.	DESCRIPTION
	Bookcase		Buffet		Chairs		Bed
	Secretary		Chairs		Table		Bed
	Chair		China Closet		Stove		Bed
	Chair		Serving Table		Washing Machine		Chair
	Chair		Table				Chair
	Living Room Suite				Refrigerator		Chiffonier
	Piano		Rug				Chiffonier
	Table		Radio		Vacuum Cleaner		Dresser
	Rugs						Dressing Table

and, in addition thereto, all other goods and chattels of like nature and all other furniture, fixtures, carpets, rugs, clocks, fittings, linens, china, crockery, cutlery, utensils, silverware, musical instruments and household goods hereafter acquired by the Mortgagor and kept or used in or about the premises or commingled with or substituted for any chattels herein mentioned.

The following described motor vehicle with all attachments and equipment, now located in Cumberland Maryland, that is to say:

MAKE	MODEL	YEAR	ENGINE No.	SERIAL No.	OTHER IDENTIFICATION
Buick	4 door sedan	1942		44694164	

TO HAVE AND TO HOLD the same unto Mortgagee, its successors and assigns, forever.  
PROVIDED, HOWEVER, that if Mortgagor shall pay or cause to be paid to Mortgagee, its successors and assigns, the said sum of \$ 300.00 according to the terms of and as evidenced by a certain promissory note of even date herewith, payable in 17 successive monthly instalments of \$ 21.81 each including interest at the rate of 3% per month on the unpaid principal balances, the first of which instalments shall be payable on the 17<sup>th</sup> day of July, 1952 together with a final instalment, covering any unpaid balance, including interest as aforesaid, which instalment is due and owing on the 17<sup>th</sup> day of December, 1953, and interest after maturity at said rate, then these presents shall be void.

The note evidencing said loan provides that the principal amount thereof or any part thereof may be paid prior to maturity with interest at the aforementioned rate to the date of payment.

Mortgagor covenants that he or she exclusively owns and possesses said mortgaged personal property and that there is no lien, claim or encumbrance or conditional purchase title against the same; that he or she will not remove said motor vehicle from the state of Maryland or said other mortgaged personal property from the above described premises without consent in writing of Mortgagee herein, and that said mortgaged personal property shall be subject to view and inspection by Mortgagee at any time.

In the event of default in the payment of any instalment of principal or interest or any part of either, as provided in said note, then the entire unpaid balance of principal, together with accrued interest as aforesaid, shall immediately become due and payable at the option of Mortgagee, without prior notice or demand, and Mortgagee shall be entitled to immediate possession of the mortgaged personal property and may at once take possession thereof wherever found, without any liability on the part of Mortgagee to Mortgagor; after such possession under the terms hereof, Mortgagee agrees to sell the mortgaged personal property upon the following terms and conditions:

Mortgagee will give not less than twenty (20) days' notice in writing by registered mail to Mortgagor at his or her last known address, notifying him or her that Mortgagee will cause the mortgaged personal property to be sold at public auction at the expense of Mortgagee (including auctioneer's fees, storage and other expenses of sale) by a duly licensed auctioneer to the highest cash bidder therefor, at a time and the place designated in said notice; provided that if there be no law requiring the licensing of auctioneers in the place thus designated, Mortgagee may substitute for the duly licensed auctioneer aforesaid, a person regularly engaged in conducting auction sales in such place; and provided further that such place shall be either in the City or County in which Mortgagor resides or in the City or County in which Mortgagee is licensed, whichever Mortgagee shall elect. At any time prior to said sale, Mortgagor may obtain possession of the said mortgaged personal property upon payment to Mortgagee of the balance due thereon together with any unpaid interest.

The remedy herein provided shall be in addition to, and not in limitation of, any other right or remedy which Mortgagee may have.

Wherever the context so requires or permits the singular shall be taken in the plural and the plural shall be taken in the singular. Any reference herein to Mortgagee shall be deemed to include any successors or assigns of Mortgagee.

IN TESTIMONY WHEREOF, witness the hand(s) and seal(s) of said Mortgagor(s).

WITNESSES: *[Signature]* Harry C. Gough (Mortgagee)  
*[Signature]* Kathleen J. Gough (Mortgagee)



STATE OF MARYLAND, CITY OF Cumberland, TO WIT:

I HEREBY CERTIFY that on this 17th day of June, 1952, before me, the subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the County of Allegary aforesaid, personally appeared

Harry E. & Kathleen J. Gough the Mortgagor(s) named

in the foregoing Chattel Mortgage and acknowledged said Mortgage to be their act. And, at the same time, before me also personally appeared Elmer I. Pearson

Agent for the within named Mortgagee, and made oath in due form of law that the consideration set forth in the within mortgage is true and bona fide as therein set forth, and he further made oath that he is the agent of the Mortgagee and duly authorized by said Mortgagee to make this affidavit.



*Elmer I. Pearson*  
Notary Public.

*For value received, the Industrial Loan Society, Inc., hereby releases the above of Chattel Mortgage. Witness the signature of the Manager of said Company with its corporate seal attached this 28th day of July, 1952.  
(Corporate Seal) Elmer I. Pearson  
Witness: Vernon H. Haskaugh, Manager*

*7-29-52*

Compared and Mailed  
 To Mtge City  
 July 21 1952

FILED AND RECORDED JUNE 26  
 1952 at 8:30 A.M.

LIBER 267 PAGE 507  
 Chattel Mortgage

THIS CHATTEL MORTGAGE, Made this 19th day of June, 1952,  
 by Hilda B. May  
 of the City of Cumberland  
 State of Maryland, hereinafter called "Mortgagor," to  
**INDUSTRIAL LOAN SOCIETY, INC.**, a body corporate,  
 Room 33, Liberty Trust Building, Baltimore and Centre Sts., Cumberland, Md., hereinafter called "Mortgagee"  
 WITNESSETH: That for and in consideration of the sum of Three Hundred Dollars  
 (\$ 300.00), the actual amount lent by Mortgagee to Mortgagor, receipt whereof is hereby acknowledged,  
 Mortgagor doth hereby bargain and sell unto Mortgagee the following described personal property:  
 The chattels, including household furniture, now located at 322 Bond St.  
Cumberland Allegary (Street Address)  
 (City) (County), in said State of Maryland, that is to say:

LIVING ROOM		DINING ROOM		KITCHEN		BED ROOM	
NO.	DESCRIPTION	NO.	DESCRIPTION	NO.	DESCRIPTION	NO.	DESCRIPTION
	Bookcase	1	Buffet	4	Chairs	2	Bed
	Secretary		Chairs	1	Table	1	Bed baby
	Chair		China Cabinet	1	Stove		Bed
2	Chair		Serving Table	1	Washing Machine		Chair
	Chair		Table	1	Cabinet		Chair
1	Living Room Suite	1	occasional table	1	Refrigerator	1	Chiffonier
	Piano	3	Rug linoleum				Chiffonier
1	Table	1	Radio RCA fl. model	1	Vacuum Cleaner	1	Dresser
1	Rugs						Dressing Table
1	Floor lamp						
1	coal heating stove						

and, in addition thereto, all other goods and chattels of like nature and all other furniture, fixtures, carpets, rugs, clocks, fittings, linens, china, crockery, cutlery, utensils, silverware, musical instruments and household goods hereafter acquired by the Mortgagor and kept or used in or about the premises or commingled with or substituted for any chattels herein mentioned.

The following described motor vehicle with all attachments and equipment, now located in Maryland, that is to say:

MAKE MODEL YEAR ENGINE No. SERIAL No. OTHER IDENTIFICATION

TO HAVE AND TO HOLD the same unto Mortgagee, its successors and assigns, forever.  
 PROVIDED, HOWEVER, that if Mortgagor shall pay or cause to be paid to Mortgagee, its successors and assigns, the said sum of \$ 300.00 according to the terms of and as evidenced by a certain promissory note of even date herewith, payable in 17 successive monthly instalments of \$ 21.81 each, including interest at the rate of 3% per month on the unpaid principal balance, the first of which instalments shall be payable on the 19th day of July, 1952, together with a final instalment, covering any unpaid balance, including interest as aforesaid, which instalment is due and owing on the 19th day of December, 1953, and interest after maturity at said rate, then these presents shall be void.

The note evidencing said loan provides that the principal amount thereof or any part thereof may be paid prior to maturity with interest at the aforementioned rate to the date of payment.

Mortgagor covenants that he or she exclusively owns and possesses said mortgaged personal property and that there is no lien, claim or encumbrance or conditional purchase title against the same; that he or she will not remove said motor vehicle from the state of Maryland or said other mortgaged personal property from the above described premises without consent in writing of Mortgagee herein, and that said mortgaged personal property shall be subject to view and inspection by Mortgagee at any time.

In the event of default in the payment of any instalment of principal or interest or any part of either, as provided in said note, then the entire unpaid balance of principal, together with accrued interest as aforesaid, shall immediately become due and payable at the option of Mortgagee, without prior notice or demand, and Mortgagee shall be entitled to immediate possession of the mortgaged personal property and may at once take possession thereof wherever found, without any liability on the part of Mortgagee to Mortgagor; after such possession under the terms hereof, Mortgagee agrees to sell the mortgaged personal property upon the following terms and conditions:

Mortgagee will give not less than twenty (20) days' notice in writing by registered mail to Mortgagor at his or her last known address, notifying him or her that Mortgagee will cause the mortgaged personal property to be sold at public auction at the expense of Mortgagee (including auctioneer's fees, storage and other expenses of sale) by a duly licensed auctioneer to the highest cash bidder therefor, at a time and the place designated in said notice; provided that if there be no law requiring the licensing of auctioneers in the place thus designated, Mortgagee may substitute for the duly licensed auctioneer aforesaid, a person regularly engaged in conducting auction sales in such place; and provided further that such place shall be either in the City or County in which Mortgagor resides or in the City or County in which Mortgagee is licensed, whichever Mortgagee shall elect. At any time prior to said sale, Mortgagor may obtain possession of the said mortgaged personal property upon payment to Mortgagee of the balance due thereon together with any unpaid interest.

The remedy herein provided shall be in addition to, and not in limitation of, any other right or remedy which Mortgagee may have.

Wherever the context so requires or permits the singular shall be taken in the plural and the plural shall be taken in the singular. Any reference herein to Mortgagee shall be deemed to include any successors or assigns of Mortgagee.

IN TESTIMONY WHEREOF, witness the hand(s) and seal(s) of said Mortgagor(s).

WITNESS J. A. Washburn Hilda May (SEAL)  
 WITNESS \_\_\_\_\_ (SEAL)

STATE OF MARYLAND, CITY OF Cumberland COUNTY OF Allegheny TO WIT:

I HEREBY CERTIFY that on this 19th day of June, 19 52, before me, the subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the Allegheny County aforesaid, personally appeared

Hilda R. May the Mortgagor(s) named

in the foregoing Chattel Mortgage and acknowledged said Mortgage to be her act. And, at the same time, before

me also personally appeared Elmer T. Pearson Agent for the within named Mortgage, and made oath in due form of law that the consideration set forth in the within mortgage is true and bona fide, as therein set forth, and he further made oath that he is the agent of the Mortgagee and duly authorized by said Mortgagee to make this affidavit.



*Elmer T. Pearson*  
Notary Public.



FILED AND RECORDED JUNE 26<sup>th</sup>  
1952 at 8:30 A.M.

LIBER 267 PAGE 509  
Chattel Mortgage

Compared and Mailed  
To Mtgee City  
July 21 1952

THIS CHATTEL MORTGAGE, Made this 20th day of June, 1952  
by Bessie A. Robertson  
of the City of Cumberland  
County of

State of Maryland, hereinafter called "Mortgagor," to  
INDUSTRIAL LOAN SOCIETY, INC., a body corporate,  
Room 33, Liberty Trust Building, Baltimore and Centre Sts., Cumberland, Md., hereinafter called "Mortgagee"

WITNESSETH: That for and in consideration of the sum of Three Hundred Dollars (\$300.00), the actual amount lent by Mortgagee to Mortgagor, receipt whereof is hereby acknowledged, Mortgagor doth hereby bargain and sell unto Mortgagee the following described personal property:

The chattels, including household furniture, now located at 220 Day St.,  
Cumberland Allegany (Street Address)  
(City) (County), in said State of Maryland, that is to say:

LIVING ROOM		DINING ROOM		KITCHEN		BED ROOM	
NO.	DESCRIPTION	NO.	DESCRIPTION	NO.	DESCRIPTION	NO.	DESCRIPTION
	Bookcase	1	Buffet	4	Chairs	1	Bed
	Secretary	1	Chairs	1	Table	1	Bed
	Chair	1	China Closet	1	Stove	1	Bed
1	Chair & ottoman	1	Serving Table	1	Washing Machine	1	Chair and
1	Chair	1	Table			1	CHAIR
	Living Room Suite	1	sewing machine	1	Refrigerator		Chiffonier
	PIANO		Rug	1	cabinet base		Chiffonier
1	Table	1	Radio model		Vacuum Cleaner	1	Dresser
1	Rugs Linoleum	2	gas heaters	2	utility cabinets		Dressing Table
2	floor lamps	2	gas heaters			1	wash stand
1	davenport					1	5pc bedroom suite
						1	night stand

and, in addition thereto, all other goods and chattels of like nature and all other furniture, fixtures, carpets, rugs, clocks, fittings, linens, china, crockery, cutlery, utensils, silverware, musical instruments and household goods hereafter acquired by the Mortgagor and kept or used in or about the premises or commingled with or substituted for any chattels herein mentioned.

The following described motor vehicle with all attachments and equipment, now located in Maryland, that is to say:

MAKE MODEL YEAR ENGINE No. SERIAL No. OTHER IDENTIFICATION

TO HAVE AND TO HOLD the same unto Mortgagee, its successors and assigns, forever.

PROVIDED, HOWEVER, that if Mortgagor shall pay or cause to be paid to Mortgagee, its successors and assigns, the said sum of \$300.00 according to the terms of and as evidenced by a certain promissory note of even date herewith, payable in 17 successive monthly instalments of \$21.51 each, including interest at the rate of 3% per month on the unpaid principal balances, the first of which instalments shall be payable on the 20th day of July, 1952, together with a final instalment, covering any unpaid balance, including interest as aforesaid, which instalment is due and owing on the 20th day of December, 1953, and interest after maturity at said rate, then these presents shall be void.

The note evidencing said loan provides that the principal amount thereof or any part thereof may be paid prior to maturity with interest at the aforesaid rate to the date of payment.

Mortgagor covenants that he or she exclusively owns and possesses said mortgaged personal property and that there is no lien, claim or encumbrance or conditional purchase title against the same; that he or she will not remove said motor vehicle from the state of Maryland or said other mortgaged personal property from the above described premises without consent in writing of Mortgagee herein, and that said mortgaged personal property shall be subject to view and inspection by Mortgagee at any time.

In the event of default in the payment of any instalment of principal or interest or any part of either, as provided in said note, then the entire unpaid balance of principal, together with accrued interest as aforesaid, shall immediately become due and payable at the option of Mortgagee, without prior notice or demand, and Mortgagee shall be entitled to immediate possession of the mortgaged personal property and may at once take possession thereof wherever found, without any liability on the part of Mortgagor to Mortgagee; after such possession under the terms hereof, Mortgagee agrees to sell the mortgaged personal property upon the following terms and conditions:

Mortgagee will give not less than twenty (20) days' notice in writing by registered mail to Mortgagor at his or her last known address, notifying him or her that Mortgagee will cause the mortgaged personal property to be sold at public auction at the expense of Mortgagee (including auctioneer's fees, storage and other expenses of sale) by a duly licensed auctioneer to the highest cash bidder therefor, at a time and the place designated in said notice; provided that if there be no law requiring the licensing of auctioneers in the place thus designated, Mortgagee may substitute for the duly licensed auctioneer aforesaid, a person regularly engaged in conducting auction sales in such place; and provided further that such place shall be either in the City or County in which Mortgagor resides or in the City or County in which Mortgagee is licensed, whichever Mortgagee shall elect. At any time prior to said sale, Mortgagor may obtain possession of the said mortgaged personal property upon payment to Mortgagee of the balance due thereon together with any unpaid interest.

The remedy herein provided shall be in addition to, and not in limitation of, any other right or remedy which Mortgagee may have.

Wherever the context so requires or permits the singular shall be taken in the plural and the plural shall be taken in the singular. Any reference herein to Mortgagee shall be deemed to include any successors or assigns of Mortgagee.

IN TESTIMONY WHEREOF, witness the hand(s) and seal(s) of said Mortgagor(s).

WITNESS *[Signature]* Bessie A. Robertson

WITNESS \_\_\_\_\_ (S.S.A.)

STATE OF MARYLAND, CITY OF Cumberland, COUNTY OF Kingsbury, TO WIT:

I HEREBY CERTIFY that on this 20th day of June, 19 52, before me, the subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City Cumberland aforesaid, personally appeared

Bessie A. Robertson the Mortgagor(s) named

in the foregoing Chattel Mortgage and acknowledged said Mortgage to be her act. And, at the same time, before Elmer I. Pearson

me also personally appeared Agent for the within named Mortgagee, and made oath in due form of law that the consideration set forth in the within mortgage is true and bona fide, as therein set forth, and he further made oath that he is the agent of the Mortgagee and duly authorized by said Mortgagee to make this affidavit.



WITNESSE my hand and Notarial Seal

*Elmer I. Pearson*  
Notary Public.

Compared and Titled To  
 To *Mtge City*  
*July 21 19 52*

FILED AND RECORDED JUNE 26" LIBER 267 PAGE 511  
 1952 at 8:30 A.M. Chattel Mortgage

THIS CHATTEL MORTGAGE, Made this 20th day of June, 1952  
 by William J. and Arrah Wana Sanders  
 of the City of Cumberland  
 State of Maryland, hereinafter called "Mortgagor," to

INDUSTRIAL LOAN SOCIETY, INC., a body corporate,  
 Room 33, Liberty Trust Building, Baltimore and Centre Sts., Cumberland, Md., hereinafter called "Mortgagee"

WITNESSETH: That for and in consideration of the sum of Three Hundred Dollars  
 (\$ 300.00), the actual amount lent by Mortgagee to Mortgagor, receipt whereof is hereby acknowledged,  
 Mortgagor doth hereby bargain and sell unto Mortgagee the following described personal property:  
 The chattels, including household furniture, now located at 414 Park St. S  
Cumberland Allegany (Street Address)  
Allegany (County), in said State of Maryland, that is to say:

LIVING ROOM		DINING ROOM		KITCHEN		BED ROOM	
NO.	DESCRIPTION	NO.	DESCRIPTION	NO.	DESCRIPTION	NO.	DESCRIPTION
	Bookcase		Buffet	1	Chairs	1	Bed
	Secretary		Chairs	1	Table		Bed
	Chair		China Closet	1	Stove		Bed
	Chair		Serving Table	1	Washing Machine		Chair
	Chair		Table	1	corner cupboard	1	Chair
1	Living Room Suite		Rug	1	Refrigerator		Chair
	Piano			1	utility cabinet		Chair
2	Table	1	Radio table model		Vacuum Cleaner	1	Dresser
2	Bugs linoleum	1	studio couch			1	Dressing Table & bench
1	chrome & leather chairs					1	rocker
1	"Duart" Parment wave machine			2	Senator Hair Dryers		
1	vanity & chair			1	Martin Hair Dryer		
1	Shelton Hair Dryer			2	Manicure Tables		

and, in addition thereto, all other goods and chattels of like nature and all other furniture, fixtures, carpets, rugs, clocks, fittings, linens, china, crockery, cutlery, utensils, silverware, musical instruments and household goods hereafter acquired by the Mortgagor and kept or used in or about the premises or commingled with or substituted for any chattels herein mentioned.

The following described motor vehicle with all attachments and equipment, now located in  
 Maryland, that is to say:  
 MAKE MODEL YEAR ENGINE No. SERIAL No. OTHER IDENTIFICATION

TO HAVE AND TO HOLD the same unto Mortgagee, its successors and assigns, forever.  
 PROVIDED, HOWEVER, that if Mortgagor shall pay or cause to be paid to Mortgagee, its successors and assigns, the said sum of \$ 300.00 according to the terms of and as evidenced by a certain promissory note of even date herewith, payable in 17 successive monthly instalments of \$ 21.81 each, including interest at the rate of 3% per month on the unpaid principal balance, the first of which instalments shall be payable on the 20th day of July, 1952, together with a 1st instalment, covering any unpaid balance, including interest as aforesaid, which instalment is due and owing on the 20th day of December, 1953, and interest after maturity at said rate, then these presents shall be void.

The note evidencing said loan provides that the principal amount thereof or any part thereof may be paid prior to maturity with interest at the aforementioned rate to the date of payment.  
 Mortgagor covenants that he or she exclusively owns and possesses said mortgaged personal property and that there is no lien, claim or encumbrance or conditional purchase title against the same; that he or she will not remove said motor vehicle from the state of Maryland or said other mortgaged personal property from the above described premises without consent in writing of Mortgagee herein, and that said mortgaged personal property shall be subject to view and inspection by Mortgagee at any time.

In the event of default in the payment of any instalment of principal or interest or any part of either, as provided in said note, then the entire unpaid balance of principal, together with accrued interest as aforesaid, shall immediately become due and payable at the option of Mortgagee, without prior notice or demand, and Mortgagee shall be entitled to immediate possession of the mortgaged personal property and may at once take possession thereof wherever found, without any liability on the part of Mortgagor to Mortgagee; after such possession under the terms hereof, Mortgagee agrees to sell the mortgaged personal property upon the following terms and conditions:

Mortgagee will give not less than twenty (20) days' notice in writing by registered mail to Mortgagor at his or her last known address, notifying him or her that Mortgagee will cause the mortgaged personal property to be sold at public auction at the expense of Mortgagee (including auctioneer's fees, storage and other expenses of sale) by a duly licensed auctioneer to the highest cash bidder therefor, at a time and the place designated in said notice; provided that if there be no law requiring the licensing of auctioneers in the place thus designated, Mortgagee may substitute for the duly licensed auctioneer aforesaid, a person regularly engaged in conducting auction sales in such place; and provided further that such place shall be either in the City or County in which Mortgagor resides or in the City or County in which Mortgagee is licensed, whichever Mortgagee shall elect. At any time prior to said sale, Mortgagor may obtain possession of the said mortgaged personal property upon payment to Mortgagee of the balance due thereon together with any unpaid interest.

The remedy herein provided shall be in addition to, and not in limitation of, any other right or remedy which Mortgagee may have.

Wherever the context so requires or permits the singular shall be taken in the plural and the plural shall be taken in the singular. Any reference herein to Mortgagee shall be deemed to include any successors or assigns of Mortgagee.

IN TESTIMONY WHEREOF, witness the hand(s) and seal(s) of said Mortgagor(s).  
 WITNESS *William J. Sanders*  
 WITNESS *Arrah Wana Sanders*



STATE OF MARYLAND, CITY OF Chamberlain COUNTY OF Allegheny, TO WIT:

I HEREBY CERTIFY that on this 20th day of June, 19 52, before me, the subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City of Chamberlain County of Allegheny aforesaid, personally appeared

William J. and Arrah W. Seeders the Mortgagor(s) named

in the foregoing Chattel Mortgage and acknowledged said Mortgage to be their act. And, at the same time, before

me also personally appeared Elmer I. Pearson

Agent for the within named Mortgagee, and made oath in due form of law that the consideration set forth in the within mortgage is true and bona fide, as therein set forth, and he further made oath that he is the agent of the Mortgagee and duly authorized by said Mortgagee to make this affidavit.



*Elmer I. Pearson*  
Notary Public.

Compared and called  
 To Mtge City  
 July 2, 1952

FILED AND RECORDED JUNE 26<sup>th</sup> 1952 LIBER 267 PAGE 513  
 at 8:30 A.M. Chattel Mortgage

THIS CHATTEL MORTGAGE, Made this 23rd day of June, 1952  
 by John W. and Anna M. Shifflet  
 of the City of Cumberland  
 State of Maryland, hereinafter called "Mortgagor," to

**INDUSTRIAL LOAN SOCIETY, INC.**, a body corporate,  
 Room 33, Liberty Trust Building, Baltimore and Centre Sts., Cumberland, Md., hereinafter called "Mortgagee"

WITNESSETH: That for and in consideration of the sum of Three Hundred Dollars  
 (\$ 300.00), the actual amount lent by Mortgagee to Mortgagor, receipt whereof is hereby acknowledged,  
 Mortgagor doth hereby bargain and sell unto Mortgagee the following described personal property:

The chattels, including household furniture, now located at 315 Maryland Ave.  
Cumberland (City) Allegany (County) in said State of Maryland, that is to say:

LIVING ROOM		DINING ROOM		KITCHEN		BED ROOM	
NO.	DESCRIPTION	NO.	DESCRIPTION	NO.	DESCRIPTION	NO.	DESCRIPTION
	Bookcase	1	Buffet	4	Chairs	1	Bed
	Secretary	5	Chairs	1	Table	1	Bed
2	Chair		China Closet	1	Stove		Bed
2	Chair		Serving Table	1	Washing Machine	1	Chairs/Closet
1	Chair	1	Table	1	Cabinet		Chair
	Living Room Suits			1	Refrigerator	1	Chiffonier
	Piano	5	Rug Linoleum	1	sewing machine		Chiffonier
3	Table	1	Radio		Vacuum Cleaner	3	Dresser
	Rugs	1	studio couch				Dressing Table
1	floor lamp						

and, in addition thereto, all other goods and chattels of like nature and all other furniture, fixtures, carpets, rugs, clocks, fittings, linens, china, crockery, cutlery, utensils, silverware, musical instruments and household goods hereafter acquired by the Mortgagor and kept or used in or about the premises or commingled with or substituted for any chattels herein mentioned.

The following described motor vehicle with all attachments and equipment, now located in \_\_\_\_\_ Maryland, that is to say:

MAKE MODEL YEAR ENGINE No. SERIAL No. OTHER IDENTIFICATION

TO HAVE AND TO HOLD the same unto Mortgagee, its successors and assigns, forever.  
 PROVIDED, HOWEVER, that if Mortgagor shall pay or cause to be paid to Mortgagee, its successors and assigns, the said sum of \$ 300.00 according to the terms of and as evidenced by a certain promissory note of even date herewith, payable in 19 successive monthly instalments of \$ 20.16 each, including interest at the rate of 3% per month on the unpaid principal balance, the first of which instalments shall be payable on the 23rd day of July, 1952, together with a final instalment, covering any unpaid balance, including interest as aforesaid, which instalment is due and owing on the 23rd day of February, 1954, and interest after maturity at said rate, then these presents shall be void.

The note evidencing said loan provides that the principal amount thereof or any part thereof may be paid prior to maturity with interest at the aforementioned rate to the date of payment.  
 Mortgagor covenants that he or she exclusively owns and possesses said mortgaged personal property and that there is no lien, claim or encumbrance or conditional purchase title against the same; that he or she will not remove said motor vehicle from the state of Maryland or said other mortgaged personal property from the above described premises without consent in writing of Mortgagee herein, and that said mortgaged personal property shall be subject to view and inspection by Mortgagee at any time.

In the event of default in the payment of any instalment of principal or interest or any part of either, as provided in said note, then the entire unpaid balance of principal, together with accrued interest as aforesaid, shall immediately become due and payable at the option of Mortgagee, without prior notice or demand, and Mortgagee shall be entitled to immediate possession of the mortgaged personal property and may at once take possession thereof wherever found, without any liability on the part of Mortgagor to Mortgagee; after such possession under the terms hereof, Mortgagee agrees to sell the mortgaged personal property upon the following terms and conditions:

Mortgagee will give not less than twenty (20) days' notice in writing by registered mail to Mortgagor at his or her last known address, notifying him or her that Mortgagee will cause the mortgaged personal property to be sold at public auction at the expense of Mortgagee (including auctioneer's fees, storage and other expenses of sale) by a duly licensed auctioneer to the highest cash bidder therefor, at a time and the place designated in said notice; provided that if there be no law requiring the licensing of auctioneers in the place thus designated, Mortgagee may substitute for the duly licensed auctioneer aforesaid, a person regularly engaged in conducting auction sales in such place; and provided further that such place shall be either in the City or County in which Mortgagor resides or in the City or County in which Mortgagee is licensed, whichever Mortgagee shall elect. At any time prior to said sale, Mortgagor may obtain possession of the said mortgaged personal property upon payment to Mortgagee of the balance due thereon together with any unpaid interest.

The remedy herein provided shall be in addition to, and not in limitation of, any other right or remedy which Mortgagee may have.

Wherever the context so requires or permits the singular shall be taken in the plural and the plural shall be taken in the singular. Any reference herein to Mortgagee shall be deemed to include any successors or assigns of Mortgagee.

IN TESTIMONY WHEREOF, witness the hands and seal(s) of said Mortgagor(s).

WITNESS [Signature]  
 WITNESS [Signature]  
John W. Shifflet  
Anna M. Shifflet

LIBER 267 PAGE 514

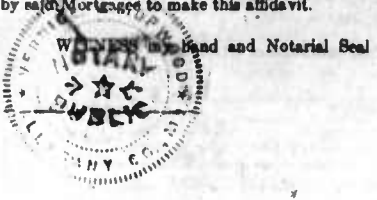
STATE OF MARYLAND, CITY OF          , TO WIT:

I HEREBY CERTIFY that on this 23rd Allegany day of June, 1952, before me, the subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City      County      aforesaid, personally appeared

John W. and Anna M. Shifflet the Mortgagor(s) named

in the foregoing Chattel Mortgage and acknowledged said Mortgage to be their act. And, at the same time, before

me also personally appeared Elmer I. Pearson Agent for the within named Mortgagee, and made oath in due form of law that the consideration set forth in the within mortgage is true and bona fide, as therein set forth, and he further made oath that he is the agent of the Mortgagee and duly authorized by said Mortgagee to make this affidavit.



*Elmer I. Pearson*  
Notary Public.



Compared and checked ~~Deutsche~~  
To Mt. Airy City  
July 21 19 52

LIBER 267 PAGE 515

FILED AND RECORDED JUNE 26<sup>th</sup> 1952 at 8:30 A.M.

THIS MORTGAGE, Made this 24<sup>th</sup> <sup>June</sup> day of ~~May~~, 1952, by and between NICHOLAS D. VLACHOS and EDNA H. VLACHOS, his wife, of Allegany County, Maryland, parties of the first part, and THE FIRST NATIONAL BANK OF CUMBERLAND, a banking corporation duly incorporated under the laws of the United States, party of the second part, WITNESSETH:

WHEREAS, the parties of the first part are justly and bona fide indebted unto the party of the second part in the full and just sum of Nine Thousand (\$9,000.00) Dollars with interest from date at the rate of four (4%) per cent per annum, which said sum is part of the purchase price of the property herein-after described and this mortgage is hereby declared to be a Purchase Money Mortgage, and which said sum the said parties of the first part covenant and agree to pay in equal monthly installments of Sixty-six Dollars and Fifty-eight Cents (\$66.58) on account of interest and principal, beginning on the 15<sup>th</sup> day of August, 1952, and continuing on the same day of each and every month thereafter until the whole of said principal sum and interest is paid. The said monthly payments shall be applied, first, to the payment of interest, and, secondly, to the payment of principal of the mortgage indebtedness.

NOW, THEREFORE, THIS MORTGAGE WITNESSETH:

That for and in consideration of the premises and of the sum of One (\$1.00) Dollar in hand paid, and in order to secure the prompt payment of the said indebtedness, together with the interest thereon, and in order to secure the prompt payment of such future advances, together with the interest thereon, as may be made by the party of the second part to the parties of the first part prior to the full payment of the aforesaid mortgage indebtedness and not exceeding in the aggregate the sum of Five Hundred (\$500.00) Dollars and not to be made in an amount which

would cause the total mortgage indebtedness to exceed the original amount thereof and to be used for paying the cost of any repairs, alterations or improvements to the hereby mortgaged property, the said parties of the first part do give, grant, bargain and sell, convey, release and confirm unto the said party of the second part, its successors and assigns.

ALL that lot, piece or parcel of land lying and being in Allegany County, Maryland, on the easterly side of the McMullen Boulevard, and known as the southerly one-half of Lot No. 7 and all of Lot No. 8 in Tenth Addition to Bowling Green (said Addition being also known as Bowling Green Gardens) as laid out by the late T. Walter Long, said property being described in one parcel as follows, to wit:

BEGINNING on the easterly side of McMullen Boulevard at the end of twenty feet on the first line of Lot No. 7 (said beginning being also North twenty degrees thirty minutes West two hundred eighty feet, North seventeen degrees forty minutes West sixty feet from a point on the easterly side of McMullen Boulevard at the division line between the property formerly belonging to Howard Buchanan known as the First Addition to Bowling Green, a plat of which is recorded among the Land Records of Allegany County, Maryland, and that piece or parcel of land designated on said plat of said First Addition as 22.17 acres, formerly the property of said T. Walter Long and reserved by him in a deed from T. Walter Long and wife to Howard Buchanan, dated December 30th, 1929, and recorded among the Land Records of Allegany County, Maryland, in Deeds Liber No. 162, folio 240) and running thence with McMullen Boulevard, South seventeen degrees forty minutes East sixty feet; thence with the dividing line between Lots Nos. 8 and 9 of said Tenth Addition, North seventy-two degrees twenty minutes East one hundred twenty and three-tenths feet to a fifteen foot alley; thence with said

alley, North seventeen degrees forty minutes West fifty-five and forty-six one hundredths feet; thence South seventy-three degrees five minutes West one hundred twenty feet to the place of beginning.

It being the same property conveyed in a deed of even date herewith by James H. Mease and Lois W. Mease, his wife, to the said Nicholas D. Vlachos and Edna H. Vlachos, his wife, and intended to be recorded among the Land Records of Allegany County, Maryland, simultaneously with this mortgage.

TOGETHER with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

PROVIDED, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said party of the second part, its successors or assigns, the aforesaid sum of Eight Thousand Five Hundred (\$8,500.00) Dollars, together with the interest thereon in the manner and at the time as above set forth, and such future advances, together with the interest thereon, as may be made by the party of the second part to the parties of the first part as hereinbefore set forth, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

AND IT IS AGREED, that until default be made in the premises, the said parties of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all of which taxes, mortgage debt and interest thereon the said parties of the first part hereby covenant to pay when legally demandable; and it is covenanted and agreed that in the event the parties of the first part shall not pay all of said taxes, assessments and



public liens as and when the same become due and payable, the second party shall have the full legal right to pay the same, together with all interest, penalties and legal charges thereon, and collect the same with interest as part of this mortgage debt.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant, or condition of this mortgage, then the entire mortgage debt intended to be hereby secured, including such future advances as may be made by the party of the second part to the parties of the first part as hereinbefore set forth, shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors or assigns, or Walter C. Capper, their duly constituted attorney or agent, are hereby authorized and empowered at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following, to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Allegany County, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale, including taxes, and a commission of eight per cent to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, including such future advances as may be made by the party of the second part to the parties of the first part as hereinbefore set forth, whether the same shall have then matured or not, and as to the balance, to pay it over to the said parties of the first part, their heirs or assigns, and in case of

advertisement under the above power, but no sale, one-half of the above commissions shall be allowed and paid by the mortgagors, their representatives, heirs and assigns.

And the said parties of the first part further covenant to insure forthwith and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged property to the amount of at least Eight Thousand Five Hundred (\$8,500.00) Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to insure to the benefit of the mortgagee, its successors or assigns, to the extent of its or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

WITNESS the hands and seals of the said mortgagors.

WITNESS as to both:

Nicholas D. Vlachos (SEAL)  
NICHOLAS D. VLACHOS

Edna H. Vlachos (SEAL)  
EDNA H. VLACHOS

STATE OF MARYLAND,

ALLEGANY COUNTY, to wit:

I HEREBY CERTIFY, That on this 24<sup>th</sup> day of June, 1952, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared NICHOLAS D. VLACHOS and EDNA H. VLACHOS, his wife, and each acknowledged the foregoing mortgage to be their respective act and deed; and at the same time before me also personally appeared ALBERT W. FINDAL, Executive Vice-President of The First National Bank Cumberland, the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth.



WITNESS my hand and Notarial Seal.

A. A. Helms  
Notary Public

Com

To *Mtge City*

*July 21* 52

LIBER 267 PAGE 520

FILED AND RECORDED JUNE 26<sup>th</sup> 1952 at 8:30 A.M.

THIS MORTGAGE, Made this 25 day of June, 1952, by and between HAROLD DELOS HOSIER and BEATRICE OLIVE HOSIER, his wife, of Allegany County, Maryland, parties of the first part, and THE FIRST NATIONAL BANK OF CUMBERLAND, a banking corporation, duly organized under the laws of the United States, party of the second part, WITNESSETH:

WHEREAS, the parties of the first part are justly and bona fide indebted unto the party of the second part in the full and just sum of One Thousand Eight Hundred (\$1,800.00) Dollars, with interest from date at the rate of six (6%) per cent per annum, and which said sum the said parties of the first part covenant and agree to pay in equal monthly installments of Twenty (\$20.00) Dollars on account of interest and principal, payments to begin on the 25 day of July, 1952, and continuing on the same day of each and every month thereafter until the whole of said principal sum and interest is paid. The said monthly payments shall be applied, first, to the payment of interest, and, secondly, to the payment of principal of the mortgage indebtedness.



NOW, THEREFORE, THIS MORTGAGE WITNESSETH:

That for and in consideration of the premises and of the sum of One (\$1.00) Dollar in hand paid, and in order to secure the prompt payment of the said indebtedness, together with the interest thereon, and in order to secure the prompt payment of such future advances together with the interest thereon as may be made by the party of the second part to the parties of the first part prior to the full payment of the aforesaid mortgage indebtedness, and not exceeding in the aggregate the sum of Five Hundred (\$500.00) Dollars, and not to be made in an amount which would cause the total mortgage indebtedness to exceed the original



amount thereof, and to be used for paying of the costs of any repairs, alterations or improvements to the hereby mortgaged property, the said parties of the first part do give, grant, bargain and sell, convey, release and assign unto the said party of the second part, its successors and assigns, All that lot or parcel of land known as No. 238 in Cresap Park Addition situated on Valley View Drive in Cresap Park, Allegany County, Maryland; a plat of the Cresap Park Addition is recorded in Plat Case No. 91 of the Land Records of Allegany County, said Lot No. 238 being described as follows:

## LOT NUMBER 238:

BEGINNING for the same on the Southeasterly side of Valley View Drive, at the end of the first line of Lot Number Two Hundred and Thirty-seven, and running thence with Valley View Drive, North fifty-nine degrees East forty-five feet; thence South thirty-one degrees East one hundred eighty-five feet to the Baltimore and Ohio Railroad property; thence with said line, South forty-nine degrees twenty-eight minutes West forty-five and sixty-two hundredths feet to the end of the second line of said Lot Number Two Hundred Thirty Seven; thence reversing said second line, North thirty-one degrees West one hundred and ninety-two and fifty-six hundredths feet to the place of beginning.

It being the same property conveyed to the said Harold Delos Hosier and Beatrice Olive Hosier, his wife, by George F. Hazelwood and Clare A. Hazelwood, by deed dated the 29th day of September, 1945, and recorded among the Land Records of Allegany County, Maryland, in Liber 206, folio 565.

TOGETHER with the buildings, and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

PROVIDED, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said party of the second part, its successors or assigns, the aforesaid sum of One Thousand Eight Hundred (\$1,800.00) Dollars, together with the interest thereon, in the manner and at the time as above set forth, and such future advances, together with the interest thereon, as may be made by the party of the second part to the parties of the first part as hereinbefore set forth, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

AND IT IS AGREED, that until default be made in the premises, the said parties of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all of which taxes, mortgage debt and interest thereon the said parties of the first part hereby covenant to pay when legally demandable; and it is covenanted and agreed that in the event the parties of the first part shall not pay all of said taxes, assessments and public liens as and when the same become due and payable, the second party shall have the full legal right to pay the same, together with all interest, penalties, and legal charges thereon, and collect the same with interest as part of this mortgage debt.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant, or condition of this mortgage, then the entire mortgage debt intended to be hereby secured, including such future advances as may be made by the party of the second part to the parties of the first part as hereinbefore set forth, shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said party of the second part,

its successors or assigns, or Walter C. Capper, their duly constituted attorney or agent, are hereby authorized and empowered at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following, to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Allegany County, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, including such future advances as may be made by the party of the second part to the parties of the first part as hereinbefore set forth, whether the same shall have then matured or not; and as to the balance, to pay it over to the said parties of the first part, their heirs or assigns, and in case of advertisement under the above power, but no sale, one-half of the above commissions shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said parties of the first part further covenant to insure forthwith and, pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged property to the amount of at least One Thousand Eight Hundred (\$1,800.00) Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to insure to the benefit of the mortgagee, its successors or assigns, to the extent of its or their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

WITNESS the hands and seals of the said mortgagors.

WITNESS as to both:

Harold Delos Hosier (SEAL)  
HAROLD DELOS HOSIER

Adrian A. Fehrich

Beatrice Olive Hosier (SEAL)  
BEATRICE OLIVE HOSIER



STATE OF MARYLAND,  
ALLEGANY COUNTY, to-wit:



I HEREBY CERTIFY, That on this 25<sup>th</sup> day of June, 1952,  
before me, the subscriber, a Notary Public in and for the State  
and County aforesaid, personally appeared HAROLD DELOS HOSIER  
and BEATRICE OLIVE HOSIER, his wife, and each acknowledged the  
aforegoing mortgage to be their respective act and deed; and,  
at the same time, before me also personally appeared ALBERT W.  
TINDAL, Executive Vice-President of The First National Bank of  
Cumberland, the within named mortgagee, and made oath in due form  
of law that the consideration in said mortgage is true and bona  
fide as therein set forth.

WITNESS my hand and Notarial Seal..

*A. Helwig*

Notary Public  
My Commission expires May 4, 1953

Com...  
To Jas. J. Legge City Clerk  
July 31 1952

LIBER 267 PAGE 525

FILED AND RECORDED JUNE 26<sup>th</sup> 1952 at 9:10 A.M.

**This Mortgage**, PURCHASE MONEY Made this 24<sup>th</sup> day of June in the

year Nineteen Hundred and ~~Koxy~~ Fifty-two by and between  
FORREST R. HITE and MARY C. HITE, his wife,

of Allegheny County, in the State of Maryland

parties of the first part, hereinafter called mortgagor s , and First Federal Savings and Loan Association of Cumberland, a body corporate, incorporated under the laws of the United States of America, of Allegany County, Maryland, party of the second part, hereinafter called mortgagee.

WITNESSETH:

**Whereas**, the said mortgagee has this day loaned to the said mortgagor s , the sum of FORTY-TWO HUNDRED ----- (\$4,200.00) ----- Dollars,

which said sum the mortgagor s agree to repay in installments with interest thereon from the date hereof, at the date of 5 per cent. per annum, in the manner following:

By the payment of Forty-two ----- (\$42.00) ----- Dollars, on or before the first day of each and every month from the date hereof, until the whole of said principal sum and interest shall be paid, which interest shall be computed by the calendar month, and the said installment payment may be applied by the mortgagee in the following order: (1) to the payment of interest; (2) to the payment of all taxes, water rent, assessments or public charges of every nature and description, ground rent, fire and tornado insurance premiums and other charges affecting the hereinafter described premises, and (3) towards the payment of the aforesaid principal sum. The due execution of this mortgage having been a condition precedent to the granting of said advance.

**Now Therefore**, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said mortgagor s do give, grant bargain and sell, convey, release and confirm unto the said mortgagee, its successors or assigns, in fee simple, all the following described property, to-wit:

All that lot, piece or parcel of land situated, lying and being on the Northeastly side of Highland Street, now known as Henderson Avenue, in the City of Cumberland, Allegany County, State of Maryland, and which is known as part of Lot No. 23 in Gephart's Addition to Cumberland, Maryland, which said lot is described as follows, to-wit:

BEGINNING for the same on the Northeastly side of Highland Street at the beginning of the deed from J. H. Lathrop et ux, to Henry Wagner dated November 12, 1853, and recorded in Liber No. 10, folio 773, one of the Land Records of said Allegany County, being at a point distant 23 feet measured Southeastly along the Northeastly side of Highland Street from the intersection of said Northeastly side of Highland Street with the Southeastly side of Gum Alley, and running thence with the Northeastly side of said Highland Street and with the lines of said deed as corrected, South 37 degrees 32 minutes East 33 feet; thence at right angles to said Highland Street, North 32 degrees 28 minutes East 77.5 feet to line of fence; and with it, North 2 degrees 8 minutes West 58.1 feet to intersect a line drawn at right angles to said Highland Street from the place of beginning; and thence reversing said intersecting line, South 32 degrees 28 minutes West 125.4 feet to the place of beginning.

It being the same property conveyed by Avery T. Chedister and wife to the Mortgagors herein, by deed dated the 23 day of May, 1952, and recorded simultaneously with this mortgage among the Land Records of Allegany County, Maryland.

This mortgage is given to secure part of the purchase price for the above described property and is, therefore, a Purchase Money Mortgage.

It is agreed that the Mortgagee may at its option advance sums of money at anytime for the payment of premiums on any Life Insurance policy assigned to the Mortgagee or wherein the Mortgagee is the Beneficiary and which is held by the Mortgagee as additional collateral for this indebtedness, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The Mortgagor s covenant to maintain all buildings, structures and improvements now or at any time on said premises, and every part thereof, in good repair and condition, so that the same shall be satisfactory to and approved by Fire Insurance Companies as a fire risk, and from time to time make or cause to be made all needful and proper replacements, repairs, renewals, and improvements, so that the efficiency of said property shall be maintained.

It is agreed that the Mortgagee may at its option advance sums of money at any time for the repair and improvement of buildings on the mortgaged premises, and any sums of money so advanced shall be added to the unpaid balance of this indebtedness.

The said mortgagors hereby warrant generally to, and covenant with, the said mortgagee that the above described property is improved as herein stated and that a perfect fee simple title is conveyed herein free of all liens and encumbrances, except for this mortgage, and do covenant that they will execute such further assurances as may be requisite.

**Together** with the buildings and improvements thereon, and the rights, roads, ways, water, privileges and appurtenances thereunto belonging or in anywise appertaining.

**To have and to hold** the above described land and premises unto the said mortgagee, its successors and assigns, forever, provided that if the said mortgagor s , their heirs, executors, administrators or assigns, do and shall pay to the said mortgagee, its successors or assigns, the aforesaid indebtedness together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.



And it is Agreed that until default be made in the premises, the said mortgagor s may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said mortgagors hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said mortgagee, its successors or assigns, or George W. Legge, its duly constituted attorney or agent are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged, or so much thereof as may be necessary and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale including taxes, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have then matured or not; and as to the balance, to pay it over to the said mortgagor s, their heirs or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagor s, their representatives, heirs or assigns.

And the said mortgagor s, further covenant to insure forthwith, and pending the existence of the mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Forty-two hundred ----- Dollars and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

And the said mortgagor s, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, and the mortgagee is hereby authorized, in the event of such default, to take charge of said property and collect all rents and issues therefrom pending such proceedings as may be necessary to protect the mortgage under the terms and conditions herein set forth.

In consideration of the premises the mortgagor s, for themselves and their heirs, personal representatives, do hereby covenant with the mortgagee as follows: (1) to deliver to the mortgagee on or before March 15th of each year tax receipts evidencing the payment of all lawfully imposed taxes for the preceding calendar year; to deliver to the mortgagee receipts evidencing the payment of all liens for public improvements within ninety days after the same shall become due and payable and to pay and discharge within ninety days after due date all governmental levies that may be made on the mortgaged property, on this mortgage or note, or in any other way from the indebtedness secured by this mortgage; (2) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagor s to keep the buildings on said property in good condition of repair, the mortgagee may demand the immediate repair of said buildings or an increase in the amount of security, or the immediate repayment of the debt hereby secured and the failure of the mortgagor s to comply with said demand of the mortgagee for a period of thirty days shall constitute a breach of this mortgage, and at the option of the mortgagee, immediately mature the entire principal and interest hereby secured, and the mortgagee may, without notice, institute proceedings to foreclose this mortgage, and apply for the appointment of a receiver, as hereinafter provided; (3) and the holder of this mortgage in any action to foreclose it, shall be entitled (without regard to the adequacy of any security for the debt) to the appointment of a receiver to collect the rents and profits of said premises and account therefor as the Court may direct; (4) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagor s, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, or should the same be encumbered by the mortgagor s, their heirs, personal representatives and assigns, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (5) that the whole of said mortgage debt intended hereby to be secured shall become due and demandable after default in the payment of any monthly installments, as herein provided, shall have continued for thirty days or after default in the performance of any of the foregoing covenants or conditions for thirty consecutive days.

Witness, the hand and seal of the said mortgagors.

Attest:

[Signature]

Forrest R. Hite (SEAL)  
Forrest R. Hite

Mary C. Hite (SEAL)  
Mary C. Hite


\_\_\_\_ (SEAL)

\_\_\_\_ (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 24th day of June  
in the year nineteen hundred and ~~twy~~ Fifty-two, before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
Forrest R. Hite and Mary C. Hite, his wife,

the said mortgagor s herein and each acknowledged the foregoing mortgage to be their act  
and deed; and at the same time before me also personally appeared George W. Legge  
Attorney and agent for the within named mortgagee and made oath in due form of law, that the  
consideration in said mortgage is true and bona fide as therein set forth, and did further make oath  
in due form of law that he had the proper authority to make this affidavit as agent for the said  
mortgagee.

WITNESSE my hand and Notarial Seal the day and year aforesaid.  
  
George W. Legge  
Notary Public

Compared and Valid  
To Mtg. Ch  
Dated 6/21/52

LIBER 267 PAGE 529

FILED AND RECORDED JUNE 26<sup>th</sup> 1952 at C  
1:20 P.M.

MARYLAND

VA Form 4-5312a (Home Loan)  
August 1948. Use Optional  
Servicemen's Readjustment Act  
(38 U.S.C.A. 694 (a)). Accept-  
able to RPC Mortgage Co

### MORTGAGE

**PURCHASE MONEY**  
This MORTGAGE, Made this 25<sup>th</sup> day of June, A. D. 19 52, by  
and between George V. McKenzie and Edna Ruth McKenzie, his wife,

of Cumberland, in the State of Maryland, hereinafter called the Mortgagor, and ~~of~~  
~~of~~  
~~of~~

The Liberty Trust Company, a corporation duly incorporated under the laws of the State of Maryland, and having its principal office in the City of Cumberland, Allegany County, Maryland, hereinafter called Mortgagee.

WHEREAS, the Mortgagor is justly indebted to the Mortgagee for a loan contemporaneous herewith, in the principal sum of Three Thousand One Hundred - - - - - Dollars (\$ 3,100.00 ), with interest from date at the rate of four per centum ( 4 %) per annum on the unpaid principal until paid, principal and interest being payable at the office of The Liberty Trust Company,

in Cumberland Maryland, or at such other place as the holder hereof may designate in writing delivered or mailed to the Mortgagor, in monthly installments of Twenty-seven and 15/100 - - - - - Dollars (\$ 27.15 ), commencing on the first day of August, 19 52, and continuing on the first 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 first day of July, 19 64. Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of one installment, or one hundred dollars (\$100.00), whichever is less.

AND WHEREAS, this Mortgage shall also secure future advances so far as legally permissible at the date hereof.

AND WHEREAS, it was a condition precedent to the making of the aforesaid loan that the repayment thereof, with interest, should be secured by the execution of these presents.

Now, THEREFORE, THIS MORTGAGE WITNESSETH, that in consideration of the premises and the sum of One Dollar (\$1.00) this day paid, the receipt whereof is hereby acknowledged, the Mortgagor does hereby grant, convey and assign unto the Mortgagee, its successors and assigns, all the following described property in Allegany County, in the State of Maryland, to wit:

All that lot or parcel of ground being composed of Lots numbered 4, 5, 6, 7, 8, 9, and 10 of Block No. 24 of the Potomac Park Addition, a plat of the said addition having been recorded in Plat Case Box 33, one of the Land Records of Allegany County, in Allegany County, State of Maryland, and more particularly described as follows, to wit:

Beginning for the same at locust stake standing on the southwest side of Avenue "W" of the said Potomac Park Addition, said stake also stands at the beginning of Lot No. 4 aforementioned and North 6 degrees and 13 minutes East, 55-1.10 feet from the most westerly corner of the dwelling on the property herein described, and running thence with the said southwest side of Avenue "W" and with the first lines of the aforementioned lots (True Bearings and Horizontal Measurements) South 51 degrees and 55 minutes East, 350 feet to a locust stake standing at the point of intersection of the said southwest side of Avenue "W" and the northwest side of Avenue "U", thence with the said northwest side of Avenue "U", South 58 degrees and no minutes west, 106-4/10 feet to a locust stake, thence with the third lines of the aforementioned lots and parallel with the said Avenue "W", North 51 degrees and 55 minutes West, 313-8/10 feet to a locust stake, thence with the fourth line of the said Lot No. 4 and at a right angle to the last named line, North 38 degrees and 5 minutes East, 100 feet to the beginning.

THIS MORTGAGE IS EXECUTED TO SECURE PART OF THE PURCHASE MONEY FOR THE PROPERTY HEREIN DESCRIBED AND CONVEYED AND IS THEREFORE A PURCHASE MONEY MORTGAGE.

It being the same property which was conveyed unto the said mortgagors by Phillip G. Devine and wife, by deed dated the      day of June, 1952, and to be recorded simultaneously with this mortgage among the Land Records of Allegany County.





impositions, and ground rents for which provision has not been made hereinbefore, and will promptly deliver the official receipts therefor to the Mortgagee. In default of such payment by the Mortgagor, the Mortgagee may pay the same, and any sum or sums so paid by the Mortgagee shall be added to the mortgage debt hereby secured, shall be payable thirty (30) days after demand, shall bear interest at the rate of four per centum (4%) per annum from date of payment and shall be secured by this mortgage.

5. Upon the request of the Mortgagee the Mortgagor shall execute and deliver a supplemental note or notes for the sum or sums advanced by the Mortgagee for the alteration, modernization, improvement, maintenance, or repair of said premises, for taxes or assessments against the same and for any other purpose authorized hereunder. Said note or notes shall be secured hereby on a parity with and as fully as if the advance evidenced thereby were included in the note first described above. Said supplemental note or notes shall bear interest at four per centum (4%) per annum and shall be payable in approximately equal monthly payments for such period as may be agreed upon by the creditor and debtor. Failing to agree on the maturity, the sum or sums so advanced shall be due and payable 30 days after demand by the creditor. In no event shall the maturity extend beyond the ultimate maturity of the note first described above.

6. He will keep the said premises in as good order and condition as they are now and will not commit or permit any waste thereof, reasonable wear and tear excepted.

7. He will continuously maintain fire and such other hazard insurance as the Mortgagee may require on the improvements now or hereafter on said premises, but shall not be required to maintain amounts in excess of the aggregate unpaid indebtedness secured hereby, and except when payment for all such premiums has theretofore been made under (a) of paragraph 1 hereof, will pay promptly when due any premiums therefor. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage, or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

8. Upon a default in any of the covenants or conditions of this mortgage, the Mortgagee shall be entitled, without notice to the Mortgagor, to the immediate appointment of a receiver of the property covered hereby, without regard to the adequacy or inadequacy of the property as security for the mortgage debt. Until there is a default under this mortgage the Mortgagor shall have the right to possession of the said property.

9. He specially warrants the property herein mortgaged, and he will execute such further assurances thereof as may be required.

In case of default in any of the payments, covenants or conditions of this mortgage continuing for the space of Sixty days, the whole mortgage debt intended hereby to be secured shall become due and demandable; and it shall be lawful for the said Mortgagee, its successors and assigns, or George R. Hughes, its Attorney or Agent, at any time after such default to sell the property hereby mortgaged, or so much thereof as may be necessary to satisfy and pay said debt, interest and all costs incurred in making such sale, and to grant and convey the said property to the purchaser or purchasers thereof, his, her or their heirs or assigns; and which sale shall be made in the following manner, viz: upon giving twenty days' notice of the time, place, manner and terms of sale in some newspaper printed in Allegany County, and such other notice as by the said Mortgagee or the party making the sale, may be deemed expedient; and in the event of a sale of said property, under the powers hereby granted, the proceeds arising from such sale, to apply: first to the payment of all expenses incident to such sale, including a counsel fee of Fifty Dollars (\$ 50.00 ) 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 County aforesaid; second, to the payment of all claims of the said Mortgagee under this mortgage, whether the same shall have matured or not; third to reimbursement of the Veterans Administration for any sums paid by it on account of the guaranty or insurance of the indebtedness secured hereby; and the surplus (if any there be) shall be paid to the said Mortgagor, or to whoever may be entitled to the same.

AND the said Mortgagor hereby covenants and agrees that immediately upon the first insertion of the advertisement or notice of sale as aforesaid under the powers hereby granted, there shall be and become due by him to the party inserting said advertisement or notice, all expenses incident to said advertisement or notice, all court costs and all expenses incident to the foreclosure proceedings under this mortgage and a commission on the total amount of the mortgage indebtedness, principal and interest, equal to one-half of the percentage allowed as commissions to trustees making sale under orders or decrees of the Circuit Court for Allegany County, in Equity, which said expenses, costs and commission the said Mortgagor hereby covenants and agrees to pay; and the said Mortgagee, or its said Attorney, shall not be required to receive the principal and interest only of said mortgage debt in satisfaction thereof, unless the same be accompanied by a tender of the said expenses, costs and commission, but said sale may be proceeded with unless, prior to the day appointed therefor, legal tender be made of said principal, interest, costs, expenses and commission.

If the indebtedness secured hereby be guaranteed or insured under the Servicemen's Readjustment Act, as amended, such Act and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Act or Regulations are hereby amended to conform thereto.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders, and Mortgagee shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the Mortgager(s) on the day and year first above written.

Witness:

*James M. Sorley*  
*James M. Sorley*

*George V. McKenzie* [SEAL]

GEORGE V. MCKENZIE

*Edna Ruth McKenzie* [SEAL]

EDNA RUTH MCKENZIE

[SEAL]

[SEAL]

STATE OF MARYLAND, ALLEGANY COUNTY to wit:

I HEREBY CERTIFY, That on this 25<sup>th</sup> day of June, 1952, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared George V. McKenzie and Edna Ruth McKenzie, his wife, the above named Mortgagors, and each acknowledged the foregoing Mortgage to be Their respective act.

At the same time also personally appeared Charles A. Piper, the President of the within body corporate, Mortgagee, and made oath in due form of law that the consideration of said mortgage is true and bona fide as therein set forth; and also made oath that he is the agent of the Mortgagee and is duly authorized to make this affidavit.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year aforesaid.

*James M. Sorley*  
[Notary Seal]



Completed by Delinerey  
To Mtgo City  
July 21 1952

LIBER 267 PAGE 533

FILED AND RECORDED JUNE 26<sup>th</sup> 1952 at 1:20 P.M.

MARYLAND

VA Form 2-611a (Home Loan)  
August 1946. Use Optional.  
Servicemen's Readjustment Act  
(38 U.S.C.A. 204 (a)). Acceptable to RFC Mortgage Co.

### MORTGAGE

THIS MORTGAGE, Made this 26<sup>th</sup> day of June, A. D. 19 52, by and between ELMER G. SEWARD and ETHELYN E. SEWARD, his wife,

of Allegany County, in the State of Maryland, hereinafter called the Mortgagor, and a corporation organized and existing under the laws of the State of Maryland hereinafter called the Mortgagee, known as

The Liberty Trust Company, Cumberland, Maryland.

WHEREAS, the Mortgagor is justly indebted to the Mortgagee for a loan contemporaneous herewith, in the principal sum of FORTY-FIVE HUNDRED ----- Dollars (\$ 4500.00 ), with interest from date at the rate of Four per centum ( 4 %) per annum on the unpaid principal until paid, principal and interest being payable at the office of The Liberty Trust Company in Cumberland

Maryland, or at such other place as the holder hereof may designate in writing delivered or mailed to the Mortgagor, in monthly installments of Thirty-three and 29/100 ----- Dollars (\$ 33.29 ), commencing on the first day of August, 19 52, and continuing on the first 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 first day of July, 1957. Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of one installment, or one hundred dollars (\$100.00), whichever is less.

AND WHEREAS, this Mortgage shall also secure future advances so far as legally permissible at the date hereof.

AND WHEREAS, it was a condition precedent to the making of the aforesaid loan that the repayment (thereof, with interest, should be secured by the execution of these presents.

NOW, THEREFORE, THIS MORTGAGE WITNESSETH, that in consideration of the premises and the sum of One Dollar (\$1.00) this day paid, the receipt whereof is hereby acknowledged, the Mortgagor does hereby grant, convey and assign unto the Mortgagee, its successors and assigns, all the following described property in Allegany County, in the State of Maryland, to wit:

All that lot or parcel of ground situated on the Southwest side of Sylvan Avenue, it being Lot No. 8, Section G, of the Cumberland Improvement Company's Northern Addition, a Plat of the said Addition having been recorded in Liber No. 85, Folio 339, one of the Land Records of Allegany County, in the City of Cumberland, Allegany County, State of Maryland, and more particularly described as follows, to-wit:

BEGINNING for the same at a locust stake at the point of intersection of the Southeast side of Holland Street with the Southwest side of Sylvan Avenue, and running thence with the said Southwest side of Sylvan Avenue (Magnetic Bearings as of the said plat and with Horizontal Measurements) South 68 degrees and 45 minutes East, 50 feet to a chiseled mark on the Southwest edge of the concrete sidewalk, thence at a right angle to the said Sylvan Avenue, South 21 degrees and 15 minutes West, 140 feet to an iron stake standing on the Northeast side of a 16 foot alley, thence with the said Northeast side of the 16 foot alley, North 68 degrees and 45 minutes West, 50 feet to a locust stake on the said Southeast side of Holland Street, thence with the said Southeast side of Holland Street, North 21 degrees and 15 minutes East, 140 feet to the beginning.

Being the same property conveyed unto the said Mortgagors by Jack Monk, unmarried, by deed dated the 25<sup>th</sup> day of June, 1952, and to be recorded simultaneously with this mortgage among the Land Records of Allegany County.

This mortgage is given to secure a part of the purchase money for the above described property and is, therefore, a Purchase Money Mortgage.

883 237

Together with all buildings and improvements now and hereafter on said land, and the rents, issues, and profits of the above described property, (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); and all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are, and shall be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebtedness herein mentioned:

TO HAVE AND TO HOLD the above described property and improvements unto the said Mortgagee, its successors and assigns, **forever in fee simple.**

PROVIDEN, That this conveyance shall be null and void upon the performance of all conditions and stipulations mentioned herein and upon the full payment of the principal debt secured hereby, and the interest thereon, and all moneys advanced or expended, and all other proper costs, charges, commissions and expenses as herein provided. When this mortgage shall have been fully paid off in accordance with its terms and tenor, it will be duly released by the Mortgagee at the request and expense of the Mortgagor, but in the event of default in the payment of any installment of principal or interest as above provided (it being agreed that the default shall exist only if not made good prior to the due date of the next such installment), or if there be a default in any of the conditions, stipulations or covenants of this mortgage, then the Mortgagee may exercise the option of treating the remainder of the mortgage debt hereby secured due and payable. Failure to exercise this option shall not constitute a waiver of the right to exercise it at any other time.

The Mortgagor, in order more fully to protect the security of this mortgage, covenants and agrees as follows:

1. Together with, and in addition to, the monthly payments of principal and interest payable under the terms of the mortgage debt hereby secured, the Mortgagor will pay to the Mortgagee, on the first day of each month until the said debt is fully paid, the following sums:

- (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (all as estimated by the Mortgagee, and of which the Mortgagor is notified) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgagee in trust to pay said ground rents, premiums, taxes and special assessments.
- (b) The aggregate of the amounts payable pursuant to subparagraph (a) and those payable on the note secured hereby, shall be paid in a single payment each month, to be applied to the following items in the order stated:
  - (I) ground rent, if any, taxes, special assessments, fire and other hazard-insurance premiums;
  - (II) interest on the mortgage debt secured hereby; and
  - (III) amortization of the principal of said debt.

Any deficiency in the amount of such aggregate monthly payment shall, unless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this Mortgage. The Mortgagor agrees to pay a "late charge" not to exceed an amount equal to four per centum (4%) of the installment which is not paid within fifteen (15) days of the due date thereof, to cover the extra expense involved in handling delinquent payments.

2. If the total of the payments made by the Mortgagor under (a) of paragraph 1 preceding shall exceed the amount of payments actually made by the Mortgagee for ground rents, taxes, assessments or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be made by the Mortgagor for such items. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency. Such payments shall be made within thirty (30) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the mortgage debt secured hereby, full payment of the entire indebtedness, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any balance remaining in the funds accumulated under the provisions of (a) of paragraph 1 hereof. If there shall be a default under any of the provisions of this mortgage resulting in a public sale of the premises covered hereby, or if the Mortgagee acquires the property otherwise after default, the Mortgagee shall apply, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the amount then remaining in the funds accumulated under (a) of paragraph 1 preceding, as a credit on the interest accrued and unpaid and the balance to the principal then remaining unpaid under the mortgage debt.

3. The lien of this instrument shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness or any part thereof secured hereby.

4. He will pay all taxes, assessments, water rates and other governmental or municipal charges, fines, or

impositions, and ground rents for which provision has not been made hereinbefore, and will promptly deliver the official receipts therefor to the Mortgagee. In default of such payment by the Mortgagor, the Mortgagee may pay the same, and any sum or sums so paid by the Mortgagee shall be added to the mortgage debt hereby secured, shall be payable thirty (30) days after demand, shall bear interest at the rate of four per centum (4%) per annum from date of payment and shall be secured by this mortgage.

5. Upon the request of the Mortgagee the Mortgagor shall execute and deliver a supplemental note or notes for the sum or sums advanced by the Mortgagee for the alteration, modernization, improvement, maintenance, or repair of said premises, for taxes or assessments against the same and for any other purpose authorized hereunder. Said note or notes shall be secured hereby on a parity with and as fully as if the advance evidenced thereby were included in the note first described above. Said supplemental note or notes shall bear interest at four per centum (4%) per annum and shall be payable in approximately equal monthly payments for such period as may be agreed upon by the creditor and debtor. Failing to agree on the maturity, the sum or sums so advanced shall be due and payable 30 days after demand by the creditor. In no event shall the maturity extend beyond the ultimate maturity of the note first described above.

6. He will keep the said premises in as good order and condition as they are now and will not commit or permit any waste thereof, reasonable wear and tear excepted.

7. He will continuously maintain fire and such other hazard insurance as the Mortgagee may require on the improvements now or hereafter on said premises, but shall not be required to maintain amounts in excess of the aggregate unpaid indebtedness secured hereby, and except when payment for all such premiums has theretofore been made under (a) of paragraph 1 hereof, will pay promptly when due any premiums therefor. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage, or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

8. Upon a default in any of the covenants or conditions of this mortgage, the Mortgagee shall be entitled, without notice to the Mortgagor, to the immediate appointment of a receiver of the property covered hereby, without regard to the adequacy or inadequacy of the property as security for the mortgage debt. Until there is a default under this mortgage the Mortgagor shall have the right to possession of the said property.

9. He specially warrants the property herein mortgaged, and he will execute such further assurances thereof as may be required.

In case of default in any of the payments, covenants or conditions of this mortgage continuing for the space of **Sixty (60)**----- days, the whole mortgage debt intended hereby to be secured shall become due and demandable; and it shall be lawful for the said Mortgagee, its successors and assigns, or **George R. Hughes**, its Attorney or Agent, at any time after such default to sell the property hereby mortgaged, or so much thereof as may be necessary to satisfy and pay said debt, interest and all costs incurred in making such sale, and to grant and convey the said property to the purchaser or purchasers thereof, his, her or their heirs or assigns; and which sale shall be made in the following manner, viz: upon giving twenty days' notice of the time, place, manner and terms of sale in some newspaper printed in **Allegheny** County, and such other notice as by the said Mortgagee or the party making the sale, may be deemed expedient; and in the event of a sale of said property, under the powers hereby granted, the proceeds arising from such sale, to apply: first to the payment of all expenses incident to such sale; including a counsel fee of **Fifty** Dollars (\$ 50.00 ) 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 County aforesaid; second, to the payment of all claims of the said Mortgagee under this mortgage, whether the same shall have matured or not; third to reimbursement of the Veterans Administration for any sums paid by it on account of the guaranty or insurance of the indebtedness secured hereby; and the surplus (if any there be) shall be paid to the said Mortgagor, or to whoever may be entitled to the same.

AND the said Mortgagor hereby covenants and agrees that immediately upon the first insertion of the advertisement or notice of sale as aforesaid under the powers hereby granted, there shall be and become due by him to the party inserting said advertisement or notice, all expenses incident to said advertisement or notice, all court costs and all expenses incident to the foreclosure proceedings under this mortgage and a commission on the total amount of the mortgage indebtedness, principal and interest, equal to one-half of the percentage allowed as commissions to trustees making sale under orders or decrees of the Circuit Court for **Allegheny** County, in Equity, which said expenses, costs and commission the said Mortgagor hereby covenants and agrees to pay; and the said Mortgagee, or its said Attorney, shall not be required to receive the principal and interest only of said mortgage debt in satisfaction thereof, unless the same be accompanied by a tender of the said expenses, costs and commission, but said sale may be proceeded with unless, prior to the day appointed therefor, legal tender be made of said principal, interest, costs, expenses and commission.

If the indebtedness secured hereby be guaranteed or insured under the Servicemen's Readjustment Act, as amended, such Act and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Act or Regulations are hereby amended to conform thereto.



The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders, and Mortgagee shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the Mortgager(s) on the day and year first above written.

Witness:

*Elmer G. Seward* [SEAL]  
Elmer G. Seward

Ethelyn E. Seward [SEAL]  
*Ethelyn E. Seward* [SEAL]

STATE OF MARYLAND, COUNTY OF ALLEGANY to wit:

I HEREBY CERTIFY, That on this 20th day of June, 1952, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Elmer G. Seward and Ethelyn E. Seward, his wife, the above named Mortgagors, and each acknowledged the foregoing Mortgage to be their act.

At the same time also personally appeared Charles A. Piper, the President of the within body corporate, Mortgagee, and made oath in due form of law that the consideration of said mortgage is true and bona fide as therein set forth; and also made oath that he is the agent of the Mortgagee and is duly authorized to make this affidavit.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year aforesaid



*George A. Sieber*

Completed by \_\_\_\_\_  
To *Wages 210 News May*  
*July 21 1952*

LIBER 267 PAGE 537

FILED AND RECORDED JUNE 26<sup>th</sup> 1952 at 2:00 P.M.

**This Mortgage.** Made this 24<sup>th</sup> day of June,  
in the year Nineteen Hundred and Fifty Two, by and between

Richard R. Pape and Charlotte C. Pape, his wife,

of Allegany County, in the State of Maryland,  
part 1st of the first part, and

Irvin W. Engle,

of Allegany County, in the State of Maryland,  
part 2nd of the second part, WITNESSETH:

**Whereas**, the parties of the first part are now indebted to the party of the second part, in the full and just sum of Three Thousand (\$3,000.00) Dollars, for which they have given their promissory note of even date herewith payable with interest at the rate of 6% per annum, in monthly payments on the principal and interest of not less than \$40.00, each monthly payment to be applied first to interest and balance to reduction of principal, interest for the following month to be calculated on the principal as so reduced.

**Now Therefore**, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, the said \_\_\_\_\_

parties of the first part

do give, grant, bargain and sell, convey, release and confirm unto the said

party of the second part, his

heirs and assigns, the following property, to-wit: All that lot or parcel of ground situated, lying and being between the Eckhart Branch of The Cumberland and Pennsylvania Railroad and the National Turnpike about seven (7) miles West of the City of Cumberland, in Allegany County, Maryland, particularly described as follows:

Beginning for the same at a stake standing South 58 degrees 51 minutes East 58.45 feet from the most Northwest corner of James B. Klosterman's house, and running thence South 86 degrees East 63.77 feet to a stake; thence South 12

LIBER 267 PAGE 537

degrees 27 minutes West 153 feet to a stake; thence North 76 degrees 10 minutes West 60 feet to a stake; thence North 10 degrees 30 minutes East 1142 feet to the beginning.

Being the same property conveyed by William F. Klosterman et ux to the said Richard H. Pape et ux by deed dated June \_\_\_\_\_, 1952, and to be recorded among the Land Records of Allegany County, Maryland, said deed though dated as above noted was delivered the same date as the delivery of this mortgage, both being part of one simultaneous transaction, this mortgage being given to secure part of the purchase price for said property. Reference to said deed is hereby made for a further description.

**Together** with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

**Provided**, that if the said \_\_\_\_\_ parties of the first part, their

\_\_\_\_\_ heirs, executors, administrators or assigns, do and shall pay to the said \_\_\_\_\_ party of the second part, his executor, administrator or assigns, the aforesaid sum of \_\_\_\_\_

----- Three Thousand (\$3,000.00) Dollars-----

together with the interest thereon, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on \_\_\_\_\_ their \_\_\_\_\_ part to be performed, then this mortgage shall be void.

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And it is Agreed that until default be made in the premises, the said \_\_\_\_\_

parties of the first part \_\_\_\_\_

\_\_\_\_\_ may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said \_\_\_\_\_

parties of the first part \_\_\_\_\_

hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said \_\_\_\_\_

party of the second part, his \_\_\_\_\_

heirs, executors, administrators and assigns, or Wilbur V. Wilson, his, her or their duly constituted attorney or agent, are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said \_\_\_\_\_

parties of the first part, their \_\_\_\_\_ heirs or assigns, and

In case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their \_\_\_\_\_ representatives, heirs or assigns.

And the said \_\_\_\_\_ parties of the first part \_\_\_\_\_

\_\_\_\_\_ further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or \_\_\_\_\_ his assigns, the improvements on the hereby mortgaged land to the amount of at least Three Thousand (\$3,000.00) - - - - - Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fires, to inure to the benefit of the mortgagee, \_\_\_\_\_ his \_\_\_\_\_ heirs or assigns, to the extent of \_\_\_\_\_ his or \_\_\_\_\_ their lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee, or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hand and seal of said mortgagors.

Attest:

Stanley B. Davis Richard R. Page [SEAL]  
Stanley B. Davis Charlotte C. Page [SEAL]  
[SEAL] [SEAL]

State of Maryland,  
Allegheny County, to-wit:

I hereby certify, That on this 24<sup>th</sup> day of June,  
in the year Nineteen Hundred and Fifty Two, before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
Richard R. Pape and Charlotte C. Pape, his wife,  
and \_\_\_\_\_ acknowledged the foregoing mortgage to be their  
act and deed; and at the same time before me also personally appeared \_\_\_\_\_  
Irvin W. Engle,  
the within named mortgagee and made oath in due form of law, that the consideration in said  
mortgage is true and bona fide as therein set forth.



WITNESS my hand and Notarial Seal the day and year aforesaid.

Stephen B. Davis  
Notary Public.





Continued on Next Page  
To Mtgee City  
July 21 19 52

LIBER 267 PAGE 542

FILED AND RECORDED JUNE 26<sup>th</sup> 1952 at 8:30 A.M.

This Chattel Mortgage, Made this 23<sup>rd</sup> day of June  
19 52 by and between

Carl P. McDonald  
Cumberland of Allegheny County,

Maryland, part 4 of the first part, hereinafter called the Mortgagor, and THE FIRST NATIONAL BANK of Cumberland, a national banking corporation duly incorporated under the laws of the United States of America, party of the second part, hereinafter called the Mortgagee, WITNESSETH:

Whereas, the Mortgagor is justly indebted to the Mortgagee in the full sum of Eleven Hundred & thirty five <sup>92</sup> 92/100 Dollars (\$1135.92), which is payable with interest at the rate of 6% per annum in 24 monthly installments of Forty seven <sup>79</sup> 79/100 Dollars (\$47.33) payable on the 29<sup>th</sup> day of each and every calendar month, said installments including principal and interest, as is evidenced by the promissory note of the Mortgagor payable to the order of the Mortgagee of even tenor and date herewith.

Now, Therefore in consideration of the premises and of the sum of One Dollar (\$1.00), the Mortgagor does hereby bargain, sell, transfer and assign unto the Mortgagee, its successors and assigns, the following described personal property located at Cumberland

Allegheny County, Maryland  
1951 - Chevrolet Deluxe - 2 Dr Sedan - Skyline  
Motor # J.A.D 418197  
Serial # 14 J.K.C. 58914

To have and to hold the said personal property unto the Mortgagee, its successors and assigns absolutely.

Provided, however, that if the said Mortgagor shall well and truly pay the aforesaid debt and interest as hereinbefore set forth, then this chattel mortgage shall be void.

The Mortgagor covenants and agrees with the Mortgagee in case default shall be made in the payment of said indebtedness, as herein set forth, or if the Mortgagor shall attempt to sell, dispose of or remove the said property above mortgaged, or any part thereof, from the premises aforesaid without the assent to such sale, disposition or removal expressed in writing by the Mortgagee, or in the event the Mortgagor shall default in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust and the Mortgagee, its successors and assigns, or its, his, her or their duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises hereinbefore described and any other place or places where the said personal property may be or may be found and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her, or their assigns, which sale shall be made in manner following, to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale applied: first, to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent (8%) to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not; and as to the balance, to pay the same over to the Mortgagor, his personal representatives or assigns; and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the Mortgagor, his personal representatives or assigns.

And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the Mortgagor may remain in possession of the mortgaged property.

The Mortgagor agrees to insure said property forthwith against loss by fire, collision, etc., and pending the existence of this mortgage to keep it insured in some company acceptable to the Mortgagee in the sum of Full Value Dollars (\$ \_\_\_\_\_), and to pay the premiums thereon and to cause the policy issued therefor to be endorsed as in case of loss to inure to the benefit of the Mortgagee to the extent of its lien or claim thereof, and to place such policy forthwith in the possession of the Mortgagee.

Above mentioned insurance does not include personal liability and property damage coverage.

Witness the hands and seals of the part 7 of the first part.

Attest as to all:

Carl P. Donald (SEAL)  
H. C. Landis (SEAL)  
\_\_\_\_\_  
\_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)

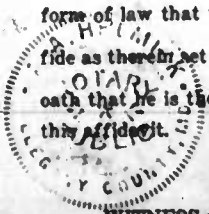
511 245

State of Maryland.  
Allegany County, to-wit:

I hereby certify, That on this 23 day of June  
1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County  
aforesaid, personally appeared

Carl P. McDonald

the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be his  
act and deed, and at the same time before me also appeared McSandus  
of The First National Bank of Cumberland, the within named Mortgagee, and made oath in due  
form of law that the consideration set forth in the foregoing chattel mortgage is true and bona  
fide as therein set forth; and the said McSandus in like manner made  
oath that he is the Agent of said Mortgagee and duly authorized to make  
this affidavit.



WITNESS my hand and Notarial Seal.

W. A. H. H. H.

Notary Public

My Commission expires May 4, 1953



Compared and Mailed Delivered  
To *Wtger Frostburg Md*  
*Order 31 10 52*

LIBER 267 PAGE 545

FILED AND RECORDED JUNE 26<sup>th</sup> 1952 at 8:30 A.M.

PURCHASE MONEY

**This Chattel Mortgage**, Made this 25th day of June,

1952, by and between John DeSales Brady

Midlothian Road, Frostburg, of Allegany County,

Maryland, part 1st of the first part, hereinafter called the Mortgagor, and FROSTBURG NATIONAL BANK; a national banking corporation duly incorporated under the laws of the United States of America, party of the second part, hereinafter called the Mortgagee, WITNESSETH:

**Whereas**, the Mortgagor is justly indebted to the Mortgagee in the full sum of \_\_\_\_\_

Eight Hundred Seventy-nine and - - - - - 40/100 Dollars

(\$ 879.40 ), which is payable with interest at the rate of six per cent (6%) per annum in

18 monthly installments of Forty-eight and - - - - - 86/100 Dollars

(\$ 48.86 ) payable on the 25th day of each and every calendar month,

said installments including principal and interest, as is evidenced by the promissory note of the Mortgagor payable to the order of the Mortgagee of even tenor and date herewith.

**Now, Therefore**, in consideration of the premises and of the sum of One Dollar (\$1.00), the

Mortgagor does hereby bargain, sell, transfer and assign unto the Mortgagee, its successors and assigns,

the following described personal property located at Midlothian Road

Allegany County, Frostburg, Maryland

1949 Nash 4 Dr. 600 Super (R & H)  
Motor & Serial Number; K-264024

**To Have and to Hold** the said personal property unto the Mortgagee, its successors and assigns, absolutely.

**Provided**, however, that if the said Mortgagor shall well and truly pay the aforesaid debt and interest as hereinbefore set forth, then this chattel mortgage shall be void.

Said Mortgagor further promises that he will use said goods and chattels with reasonable care, skill and caution, and keep same in good repair, without any liability on the Mortgagee, and under shelter, and will not permit the same to be damaged, injured, or depreciated, and will not attempt to sell, assign or dispose of said goods and chattels, or any interest therein, or remove or permit the same to be removed from the county wherein he, she, it, resides, without the written consent of said Mortgagee, and will not encumber or permit any encumbrance or lien of any character whatsoever against the same; and that he will pay all taxes that may be levied against said goods and chattels, this instrument or the indebtedness secured hereby.

581-218

Mortgagor covenants that he exclusively owns and possesses said mortgaged personal property and that there is no lien, claim or encumbrance or Conditional Sale Agreement covering the same.

Mortgagor further covenants that he will not use or cause or permit to be used the Car herein mentioned for the transportation of liquor, wines or any other beverage, for personal or commercial use, prohibited by any Federal or State statute to be transported, and it is hereby agreed that should the Car, hereinbefore described, be used for such purpose or any other unlawful purpose, it shall be considered as a default under the mortgage, whether or not there shall be a default under any other terms or conditions hereof, which shall entitle the holder hereof to immediate and continued possession, by replevin or otherwise, of the Car herein described.

Mortgagor shall keep said goods, chattels and personal property insured against fire, theft and all physical damage payable to and protecting Mortgagee for not less than the total amount owing on said note until fully paid. Mortgagee may place any or all of said insurance at Mortgagor's expense, if Mortgagee so elects. Mortgagee may cancel any or all of such insurance at any time and shall receive the return premium, if any, therefor.

**ABOVE MENTIONED INSURANCE DOES NOT INCLUDE PERSONAL LIABILITY AND PROPERTY DAMAGE COVERAGE.**

And in case said Mortgagor shall neglect or refuse to pay said taxes as aforesaid, or permit said goods or chattels to be damaged, injured or depreciated, then said Mortgagee may at said Mortgagee's option pay all such taxes and assessments aforesaid, repair any damage or injuries and restore any depreciation; and all sums of money thus expended are hereby secured by these presents and shall be repayable upon demand from said Mortgagor to said Mortgagee, and may be retained by said Mortgagee from the proceeds of the sale of said goods and chattels herein authorized.

In case default be made in the payment of said debt or interest after maturity, or of any of the payments above scheduled, or any extensions or renewals or rearrangements thereof, or if any execution, attachment, sequestration or other writ shall be levied on said goods and chattels or on any other property of Mortgagor or if a petition under the Bankruptcy Act or any Amendment thereof shall be filed by or against said Mortgagor or if said Mortgagor shall make an assignment for the benefit of his creditors, or if said Mortgagor shall fail to keep and perform any of the covenants, stipulations and agreements herein contained on his part to be performed, or if any insurance company should cancel as to Mortgagor any policy against the hazards of fire and theft, or if said Mortgagee shall at any time deem said mortgage, said chattels, said debt or said security unsafe or insecure, or shall choose so to do, then upon the happening of said contingencies or any of them, the whole amount herein secured, on each of said payments above scheduled remaining unpaid, is by said Mortgagor admitted to be due and payable, and said Mortgagee at his option, without notice, is hereby authorized to enter upon the premises of the Mortgagor or other places where said property might be, and take possession of and remove said property, and all equipment, accessories, or repairs thereon, which shall be considered a component part thereof and subject to this mortgage, and, without legal procedure, sell the same and all equity of redemption of the Mortgagor therein, either at public auction or private sale, in such county and at such place as Mortgagee may elect, without demand for performance, and out of the proceeds of said sale pay all costs and expenses of pursuing, taking, keeping, advertising and selling said goods and chattels, including reasonable attorney's fees, and apply the residue thereof toward the payment of said indebtedness or any part thereof, in such manner as said Mortgagee may elect, rendering the surplus, if any, unto said Mortgagor, his executors, administrators and assigns upon demand. Mortgagee may take possession of any other property in the above described motor vehicle at the time of repossession and hold the same temporarily for the Mortgagor without any responsibility or liability on the part of the Mortgagee or its assigns.

And said Mortgagee may purchase at any such sale in the same manner and to the same effect as any person not interested herein; if from any cause said property shall fail to satisfy said debt, interest after maturity, costs and charges, said Mortgagor covenants and agrees to pay the deficiency.

The waiver or indulgence of any default with respect to any of the terms and conditions herein contained shall not operate as a waiver of subsequent defaults.

This mortgage shall apply to and bind said Mortgagor, said Mortgagor's heirs, personal representatives, successors and assigns, and inure to the benefit of said Mortgagee, said Mortgagee's heirs, personal representatives, successors and assigns.

Witness the hands and seals of the Mortgagor.

Attest as to all:

*David R. Willetts*  
DAVID R. WILLETTS

*John Desales Brady*  
JOHN DESALES BRADY

(SEAL)

(SEAL)

(SEAL)

**State of Maryland,  
Allegany County, to wit:**

**I Herby Certify**, That on this 25th day of June,  
19 52, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County  
aforesaid, personally appeared

JOHN D'SALES BRADY

the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be his  
act and deed, and at the same time before me also appeared F. Earl Kreitzburg, Cashier and Agent of  
the Frostburg National Bank, the within named Mortgagee, and made oath in due form of law that the  
consideration set forth in the foregoing chattel mortgage is true and bona fide as therein set forth; and  
the said F. Earl Kreitzburg in like manner made oath that he is the Cashier and Agent of said Mortgagee  
and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



Ruth M. Todd  
RUTH M. TODD Notary Public



Continued and called to account  
To Wife of County Clerk  
July 21 1952

LIBER 267 PAGE 548

FILED AND RECORDED JUNE 26" 1952 at 2:50 P.M.

**This Mortgage**, Made this 25<sup>th</sup> day of June,  
in the year Nineteen Hundred and Fifty-two, by and between

MARVIN L. WINDLE and FLORENCE J. WINDLE, his wife,

of Allegany County, in the State of Maryland,

parties of the first part, and

IRVING MILLENSON,

of Allegany County, in the State of Maryland,

party of the second part, WITNESSETH:



Whereas, the parties of the first part are indebted unto the party of the second part in the full and just sum of \$2,500.00 this day loaned the parties of the first part by the party of the second part, which said sum is to be repaid with interest thereon at the rate of 6% per annum in monthly installments of \$35.00 each; said payments include both principal and interest, which interest shall be calculated and credited semi-annually. The first of said monthly installments is due one month from the date hereof and shall continue until said principal and interest are fully paid.

It is understood and agreed that the parties of the first part have the right to pay, in addition to the aforementioned monthly payments, the principal sum then due hereunder or any part thereof, in an amount equal to one or more monthly payments.

AND WHEREAS, this mortgage shall also secure future advances as provided by Section 2 of Article 66 of the Annotated Code of Maryland (1939 Edition) as repealed and re-enacted, with amendments, by Chapter 923 of the Laws of Maryland, 1945, or any future amendments thereto.

Now Therefore, in consideration of the premises, and of the sum of one dollar in hand paid, and in order to secure the prompt payment of the said indebtedness at the maturity thereof, together with the interest thereon, including any future advances, the said parties of the first part do hereby give, grant, bargain and sell, convey, release and confirm unto the said party of the second part, his heirs and assigns, the following property, to-wit:

503-210

ALL those lots or parcels of ground located and known as Lots Nos. 16 and 17, Block No. 28, in Potomac Park Addition, situated near the McMullen Boulevard, West of the City of Cumberland, Allegany County, Maryland, which said lots are more particularly described as follows, to-wit:

LOT NO. 16: Beginning at a point on the easterly side of Avenue "Y" at the end of the first line of Lot No. 15 and running thence with said Avenue "Y", North 38 degrees 05 minutes East 42.5 feet thence at right angles to said Avenue "Y", South 51 degrees 55 minutes East 110 feet thence South 38 degrees 05 minutes West 42.5 feet to the end of the second line of said Lot 15 and thence reversing said second line, North 51 degrees 55 minutes West 110 feet to the place of beginning.

LOT NO. 17: Beginning at a point on the easterly side of Avenue "Y" at the end of the first line of Lot No. 16 and running thence with said Avenue "Y", North 38 degrees 05 minutes East 42.5 feet thence at right angles to said Avenue "Y", South 51 degrees 55 minutes East 110 feet, thence South 38 degrees 05 minutes West 42.5 feet to the end of the second line of said Lot No. 16 and thence reversing said second line, North 51 degrees 55 minutes West 110 feet to the place of beginning.

IT being the same property which was conveyed by Paul W. Windle, et ux, to Marvin L. Windle, et ux, by deed dated April 11, 1947, and recorded in Deeds Liber 214, folio 389, among the Land Records of Allegany County, Maryland.

Together with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

It is provided, that if the said parties of the first part, their heirs, executors, administrators or assigns, do and shall pay to the said party of the second part, his heirs, executor, administrator or assigns, the aforesaid sum of \_\_\_\_\_

TWO THOUSAND FIVE HUNDRED DOLLARS (\$2,500.00), together with the interest thereon, and any future advances made as aforesaid, as and when the same shall become due and payable, and in the meantime do and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

And it is Agreed that until default be made in the premises, the said parties of the first part may hold and possess the aforesaid property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, all which taxes, mortgage debt and interest thereon, the said parties of the first part hereby covenant to pay when legally demandable.

But in case of default being made in payment of the mortgage debt aforesaid, or of the interest thereon, or any future advances, in whole or in part, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt intended to be hereby secured shall at once become due and payable, and these presents are hereby declared to be made in trust, and the said party of the second part, his heirs, executors, administrators and assigns, or

COBEY, CARSCADEN and GILCHRIST its, his, her or their duly constituted attorneys or agents are hereby authorized and empowered, at any time thereafter, to sell the property hereby mortgaged or so much thereof as may be necessary, and to grant and convey the same to the purchaser or purchasers thereof, his, her or their heirs or assigns; which sale shall be made in manner following to-wit: By giving at least twenty days' notice of the time, place, manner

the terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale to apply first to the payment of all expenses incident to such sale, including all taxes levied, and a commission of eight per cent. to the party selling or making said sale; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been then matured or not; and as to the balance, to pay it over to the said parties of the first part, their heirs, or assigns, and in case of advertisement under the above power but no sale, one-half of the above commission shall be allowed and paid by the mortgagors, their representatives, heirs or assigns.

And the said parties of the first part further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee or his assigns, the improvements on the hereby mortgaged land to the amount of at least TWO THOUSAND FIVE HUNDRED (\$2,500.00) - - - Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire or other losses to inure to the benefit of the mortgagee, his heirs or assigns, to the extent of his lien or claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

Witness, the hands and seals of said mortgagors.

Witness:

W. F. Clouse

Marvin L. Windle [SEAL]  
MARVIN L. WINDLE

W. F. Clouse

Florence J. Windle [SEAL]  
FLORENCE J. WINDLE

\_\_\_\_\_ [SEAL]

\_\_\_\_\_ [SEAL]



State of Maryland,  
Allegany County, to-wit:

I hereby certify. That on this 25<sup>th</sup> day of June,  
in the year nineteen hundred and fifty-two, before me, the subscriber  
a Notary Public of the State of Maryland, in and for said County, personally appeared

MARVIN L. WINDLE and FLORENCE J. WINDLE, his wife,  
and they acknowledged the foregoing mortgage to be their respective  
act and deed; and at the same time before me also personally appeared

IRVING MILLENSON,  
the within named mortgagee and made oath in due form of law, that the consideration in said  
mortgage is true and bona fide as therein set forth.



WITNESS my hand and Notarial Seal the day and year aforesaid.

Irving Milleson  
Notary Public

Committed and Delivered  
To Walter P. R. Co.  
July 21 1952

LIBER 267 PAGE 552

FILED AND RECORDED JUNE 26<sup>th</sup> 1952 at 2:50 P.M.

THIS MORTGAGE OF REAL AND PERSONAL PROPERTY, Made this 26<sup>th</sup> day of June, 1952, by and between WILLIAM M. JUDY and VIOLET M. JUDY, his wife, of Allegany County and the State of Maryland, parties of the first part, and the WESTERN MARYLAND BUILDING AND LOAN ASSOCIATION, INCORPORATED, a corporation duly incorporated under the laws of the State of Maryland, party of the second part,

WITNESSETH:

WHEREAS, the said parties of the first part, being members of the said Western Maryland Building and Loan Association, Incorporated, have received an advance loan of Nineteen Thousand Dollars (\$19,000.00) on one hundred ninety Shares of stock, upon the condition that a good and effectual mortgage be executed by the said parties of the first part to the said Body Corporate, to secure the payment of the sums of money at the times and in the manner hereinafter mentioned, and the performance of and compliance with the covenants, conditions and agreements herein mentioned, on the part of the said parties of the first part.

AND WHEREAS, this mortgage shall also secure future advances as provided by section 2 of Article 66 of the Annotated Code of Maryland (1939 Edition) as repealed and re-enacted, with amendments, by Chapter 923 of the Laws of Maryland, 1945, or any future amendments thereto.

NOW, THEREFORE, THIS MORTGAGE WITNESSETH: That in consideration of the premises and the sum of One Dollar (\$1.00) the said parties of the first part do hereby grant, bargain and sell and convey unto the said Western Maryland Building and Loan Association, Incorporated, its successors or assigns, all that lot or parcel of land lying in the City of Cumberland, Allegany



County and the State of Maryland and more particularly described as follows:

FIRST PARCEL: ALL that lot, piece or parcel of ground situate, lying and being in Allegany County, Maryland, and known as the Westerly half of Lot No. 39 in Gephart's Second Addition to Cumberland, a plat of which addition is recorded in Deeds Liber 38, folio 507, among the Land Records of Allegany County, Maryland, which property is more particularly described as follows, to-wit:

BEGINNING <sup>at a point</sup> for the same/on the South side of Columbia Street at the end of 25 feet on the first line of said Lot No. 39, and running thence with said side of said street and with the remainder of said first line North 60-3/4 degrees West 25 feet; thence with the second line of Lot No. 39, South 29-1/4 degrees West 140 feet to the Northerly side of Bond Street (formerly known as German Street); thence with said side of said Bond Street and with part of the second line of Lot 39, South 60-3/4 degrees East 25 feet; thence North 29-1/4 degrees East 140 feet to the place of beginning.

IT being the same property conveyed by Nina R. Stitchee to William M. Judy, et ux, by deed dated June 1, 1952, and recorded in Deeds Liber 220, folio 584, among the Land Records of Allegany County, Maryland.

SECOND PARCEL: ALL that lot or parcel of ground situated on the Southeasterly side of Greene Street, in Cumberland, Allegany County, Maryland, known as Lot Number Forty-three of Annandale Addition to the City of Cumberland, and more particularly described as follows:



BEGINNING for the same on the Southeasterly side of Greene Street at the Northeasterly corner of the property formerly owned by Jesse H. Judy, and running thence with the Southeasterly side of Greene Street, North 45 degrees 45 minutes East 50 feet to Thompson Avenue; thence South 33 degrees 53 minutes East with Thompson Avenue, 100 feet to the Northwesterly side of a fifteen foot private alley; then with said alley, South 45 degrees 48 minutes West 50.36 feet to the line of the said Jesse H. Judy lot; thence with the line of said Judy lot, North 33 degrees 44 minutes West 100 feet to the beginning.

IT being the same property conveyed by H. LeRoy Davis, et ux, to William M. Judy, et ux, by deed dated March 28, 1929, and recorded in Deeds Liber 160, folio 304, among the Land Records of Allegany County, Maryland.

THIRD PARCEL: ALL that piece or parcel of ground situated and lying in the City of Cumberland, Allegany County, State of Maryland, known as the Easterly half of Lot 39 of Gephart's Second Addition and particularly described as follows, to-wit:

BEGINNING at a stake on the south side of Columbia Street and at the end of the first line of Lot 38, and running thence with said street, North 60-3/4 degrees West 25 feet; thence South 29-1/4 degrees West 140 feet to Bond Street (formerly called German Street); and then with said Bond Street, South 60-3/4 degrees East 25 feet to the end of the 2nd line of Lot No. 38; and with said 2nd line reversed, North 29-1/4 degrees East 140 feet to the beginning.

IT being the same property conveyed by J. G. B. Treiber to William M. Judy, et ux, by deed dated October 28, 1946, and

recorded in Deeds Liber 212, folio 41, among the Land Records of Allegany County, Maryland.

FOURTH PARCEL: ALL that lot or parcel of land situated on Walnut Street in the City of Cumberland, Allegany County, Maryland, and more particularly described as follows:

BEGINNING at a point on Watson Alley, now called Walnut Alley, one hundred feet distant in a Northerly direction along the Easterly side of Watson Alley, from the intersection of the Northerly side of Hook Street, now called Walnut Street, with the Easterly side of Watson Alley, and running thence with said Watson Alley in a Northerly direction 30 feet to a corner of Lot Number 61; thence with a line of said Lot Number 61 in an Easterly direction 50 feet to a corner of Lot Number 48; thence with a line of said Lot Number 48, in a Southerly direction 30 feet; thence parallel to said Hook Street, now called Walnut Street, in a Westerly direction, 50 feet to the beginning.

IT being the same property conveyed by Nina Sticher to William M. Judy, et ux, by deed dated January 23, 1947, and recorded in Deeds Liber 213, folio 712, among the Land Records of Allegany County, Maryland.

FIFTH PARCEL:

- 1 - 1949 four door Buick Sedan, Motor No. 52391824, Serial No. 15026153
- 1 - 1950 Dodge 1/2 ton panel truck, Engine No. T172-16321, Serial No. 82150425X
- 1 - Model 4918 Victor frozen food cabinet No. CA3200957, Unit No. 2890896 with compressor
- 1 - Model 4832A Kleen Kut Chopper No. 49589S with 1-1/2 H.P. motor
- 1 - 1-1/2 H.P. Meat Grinder, Type SR Model HE 25M94
- 1 - Ashley Chicken Plucker with 1 H.P. Westinghouse Motor No. 1195383, Serial No. 85341
- 1 - Frick two hole electric storage cabinet, Motor Unit No. 58NS394R156D

- 1 - 8 ft. Friederick Floating Air Refrigerator, meat counter and display case No. 1893769 with 1/3 H.P. compressor
- 1 - Bally Dairy case, 4 ft. with self contained unit, Serial No. H, 12 Pt. No. 1410
- 1 - Toledo Scale, Serial No. 1025020, Model 3055, 30 lb. capacity.
- 1 - Defiance Scale No. 931814, Style 4515FD, 18 lb. capacity
- 1 - G.C. U.S. Slicing Machine No. 512, G.C. 781
- 1 - Toledo steak making machine, Model 5250-0-01, Serial No. 5792
- 1 - Dayton Computing Scale, 30 lb. capacity
- 1 - Heavy Duty Wall Scale, No. 900124, 650 lb. capacity
- 1 - 8 x 10 walk-in McCray refrigerator and compressor, Model C1146K1410, Unit Model 34FS, Compressor Serial No. 103456-0
- 1 - Glokler 8 x 10 walk-in cooler
- 1 - Dexco Compressor, Serial No. L-2-3
- 1 - National Cash Register, No. 2474099  
852XX

Together with all other property of every nature and description owned by the parties of the first part and located in the premises known as No. 440 Columbia Street, in Cumberland, Allegany County, Maryland, including store fixtures of every nature and description, display cases, stock-in-trade and all other personal property of every nature and description owned by the parties of the first part herein. Together with all other property located in what is known as the slaughter house, which is located on Walnut Alley, including the walk-in refrigerator, together with compressors and all other personal property of every nature and description located on said premises and owned by the parties of the first part.

TOGETHER with the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said property unto the said Western Maryland Building and Loan Association, Incorporated, its successors and assigns, forever in fee simple.



PROVIDED, HOWEVER, that if the said parties of the first part make, or cause to be made the payments, and perform and comply with the covenants, conditions and agreements herein mentioned on their parts to be made and done, then this mortgage shall be void. And the said parties of the first part hereby covenant and agree with the said Western Maryland Building and Loan Association, Incorporated, its successors or assigns, to pay and perform as follows: that is to say:

FIRST: To pay to the said Corporation, its successors or assigns, the principal sum of Nineteen Thousand Dollars (\$19,000.00) with six per cent (6%) interest thereon, payable in 120 monthly payments of not less than Two Hundred Eleven Dollars and Nine Cents (\$211.09) each, on or before the 26th day of each month hereafter until the whole of the said principal debt and interest and any future advances as aforesaid are paid, the first monthly payment to be due on the 26th day of July, \_\_\_\_\_, 1952, at the office of the said Western Maryland Building and Loan Association, Incorporated. The final payment, if not sooner paid, to be due on the 26th day of June, 1962.

It is understood and agreed that the parties of the first part have the right to pay, in addition to the aforementioned monthly payments, the principal sum then due hereunder or any part thereof, in an amount equal to one or more monthly payments.

SECOND: To pay all taxes due and assessments legally levied on the said property, which have been or may be hereafter levied or charged on said property, when and as the same shall become payable and in default of such payment the said mortgagee may pay the same and charge such sum or sums against said mortgage debt as part thereof.

THIRD: And the said parties of the first part do further covenant to insure forthwith, and pending the existence of this mortgage, to keep insured by some insurance company or companies acceptable to the mortgagee, its successors or assigns, the improvements on the hereby mortgaged land to the amount of at least Nineteen Thousand Dollars (\$19,000.00). And to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagee, its successors or assigns, to the extent of its claim hereunder, and to place such policy or policies forthwith in possession of the mortgagee or the mortgagee may effect said insurance and collect the premiums thereon with interest as part of the mortgage debt.

PROVIDED that if default shall be made by the said parties of the first part or by any one who may assume the payment of this mortgage, of the payments of the aforesaid sums of money, including any future advances or either of them, in whole or in part, or in any one of the agreements, covenants or conditions of this mortgage, then and in that event, the whole mortgage debt and interest hereby intended to be secured shall be deemed due and demandable and it shall be lawful for the said Western Maryland Building and Loan Association, Incorporated, its assigns, or William R. Carscaden, its, or their duly constituted attorney, to sell the property hereby mortgaged, for cash and to grant and convey the same to the purchaser or the purchasers thereof, or to his, her or their assigns, which sale shall be made in the manner following, to wit: By giving at least twenty days notice of the time, place, manner and terms of sale in some newspaper published in the City of Cumberland, Maryland, and in the event of a sale of said property under the powers thereby granted, the proceeds arising from said sale shall be applied:

FIRST: To the payment of all expenses incident to such sale, including taxes, and commission of eight per cent (8%) to the party selling or making such sale; in case the said property is advertised under the power herein contained and no sale thereof made, that, in that event, the party so advertising shall be paid all expenses incurred and one-half of the said commission.

SECOND: To the payment of all claims and demands of said Mortgages, its successors or assigns, hereunder, whether the same shall have been matured or not and the balance, if any, to be paid to the said parties of the first part as their interest may appear.

WITNESS the hands and seals of the said parties of the first part hereto, the day and year hereinbefore written.

Test:

William M. Judy (SEAL)  
WILLIAM M. JUDY

Lou Ann Harlan

Violet M. Judy (SEAL)  
VIOLET M. JUDY



STATE OF MARYLAND,  
ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, That on this 26th day of June, 1952, before me, the subscriber, a Notary Public of the State of Maryland, in and for Allegany County, personally appeared William M. Judy and Violet M. Judy, his wife, and they acknowledged the foregoing mortgage to be their respective act; and at the same time, before me, also personally appeared Clement C. May, an agent of the within named mortgagee, and made oath in due form of law that the consideration mentioned in the foregoing mortgage is true and bona fide as therein set forth; and the said Clement C. May did further in like manner, make oath that he the Secretary and agent of the said mortgagee and duly authorized by it to make this affidavit.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my Notarial Seal this 26th day of June, 1952.



Louis Ann Nelson  
Notary Public

Compared ~~and~~ ~~was~~ Delivered ~~to~~  
To Mtge City  
July 22 1952

LIBER 267 PAGE 561

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 27th

day of May, 1952, by and between Herbert L. Bramble  
of Allegany County, Maryland, party of the  
first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly  
incorporated under the laws of the state of Maryland, party of the  
second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto  
the said party of the second part in the full sum of Twelve Hundred Thirty-  
Four ~~and~~ ~~(\$1234.45)~~ ~~45/100~~ payable one year after date hereof,  
together with interest thereon at the rate of five per cent (5%) per  
annum, as is evidenced by the promissory note of the said party of the  
first part of even date and tenor herewith, for said indebtedness,  
together with interest as aforesaid, said party of the first part hereby  
covenants to pay to the said party of the second part, as and when the same  
shall be due and payable.



NOW THEREFORE, This Chattel Mortgage witnesseth that in consider-  
ation of the premises and of the sum of one Dollar (\$1.00) the said  
party of the first part does hereby bargain, sell, transfer, and assign  
unto the said party of the second part, its successors and assigns, the  
following described personal property:

1951 Kaiser Sedan

Motor # 1129396

Serial # K512-018721

TO HAVE AND TO HOLD the above mentioned and described personal  
property to the said party of the second part, its successors and assigns,  
forever.

provided, however, that if the said Herbert L. Bramble  
shall well and truly pay the aforesaid debt at the time herein before  
setforth, then this Chattel Mortgage shall be void.

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the abovescribed a vehicle may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said Herbert L. Bramble his personal representatives and assigns, and in the case of advertisement under the above power but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 27th day of May, 1952.

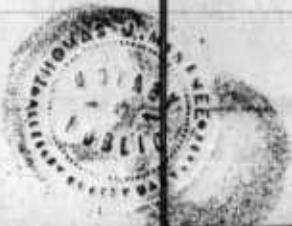
*Witness*  
*John H. [unclear]*

*Herbert L. Bramble* (S.M.L.)  
Herbert L. Bramble

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 27th day of May, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the county aforesaid, personally appeared Herbert L. Bramble the within mortgagor, and acknowledged the foregoing Chattel mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein setforth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



*John H. [unclear]*  
NOTARY PUBLIC



The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the aforesaid vehicle may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in a newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then accrued or not, and as to the balance to pay the same over to the said James J. Conner, Jr., his personal representatives and assigns, and in the case of advertisement under the above sale but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 13th day of June, 1952.

James J. Conner, Jr. (S.W.L.)  
James J. Conner, Jr.

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 13th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the county aforesaid, personally appeared James J. Conner, Jr. the within mortgagor, and acknowledged the foregoing Chattel mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein setforth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



Thomas J. ...  
NOTARY PUBLIC

Compared and delivered  
To Titus City  
July 27, 1952

LIBER 267 PAGE 567

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.  
THIS PURCHASE MONEY CHATTEL MORTGAGE, made this

13th day of June, 1952, by and between Alfred Eugene Cunningham of Allegany County, Maryland, party of the first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly incorporated under the laws of the state of Maryland, party of the second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto the said party of the second part in the full sum of Eight Hundred Fifty-Eight ~~and~~ (\$858.01) 01/100 payable one year after date hereof, together with interest thereon at the rate of six per cent (6%) per annum, as is evidenced by the promissory note of the said party of the first part of even date and tenor herewith, for said indebtedness, together with interest as aforesaid, said party of the first part hereby covenants to pay to the said party of the second part, as and when the same shall be due and payable.



NOW THEREFORE, This Chattel Mortgage witnesseth that in consideration of the premises and of the sum of one Dollar (\$1.00) the said party of the first part does hereby bargain, sell, transfer, and assign unto the said party of the second part, its successors and assigns, the following described personal property:

1950 Dodge Convertible Coupe  
Serial # 31577631

TO HAVE AND TO HOLD the above mentioned and described personal property to the said party of the second part, its successors and assigns, forever.

Provided, however, that if the said Alfred Eugene Cunningham shall well and truly pay the aforesaid debt at the time herein before setforth, then this Chattel Mortgage shall be void.

LIBER 267 PAGE 568

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the aforescribed a vehicle may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said Alfred Eugene Cunningham his personal representatives and assigns, and in the case of advertisement under the above power but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns,



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 13th day of June, 1952.

*[Signature]*

*Alfred Eugene Cunningham*  
Alfred Eugene Cunningham

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 13th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Alfred Eugene Cunningham the within mortgagor, and acknowledged the foregoing Chattel mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein setforth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



*Thomas J. ...*  
NOTARY PUBLIC

Compared and ~~was~~ delivered *E*  
To *Mt. Airy City*  
*July 22 19 52*

LIBER 267 PAGE 570

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.  
THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 13<sup>th</sup>

day of June, 1952, by and between Richard E. Edwards  
of Allegany County, Maryland, party of the  
first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly  
incorporated under the laws of the state of Maryland, party of the  
second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto  
the said party of the second part in the full sum of Seven Hundred Forty-four  
(\$744.88)  
-----and----- 88/100 payable one year after date hereof,  
together with interest thereon at the rate of six per cent (6%) per  
annum, as is evidenced by the promissory note of the said party of the  
first part of even date and tenor herewith, for said indebtedness,  
together with interest as aforesaid, said party of the first part hereby  
covenants to pay to the said party of the second part, as and when the same  
shall be due and payable.

NOW THEREFORE, this Chattel Mortgage witnesseth that in consider-  
ation of the premises and of the sum of one Dollar (\$1.00) the said  
party of the first part does hereby bargain, sell, transfer, and assign  
unto the said party of the second part, its successors and assigns, the  
following described personal property:

1947 Buick Station Wagon  
Serial # 14794635

TO HAVE AND TO HOLD the above mentioned and described personal  
property to the said party of the second part, its successors and assigns,  
forever.

provided, however, that if the said Richard E. Edwards  
shall well and truly pay the aforesaid debt at the time herein before  
setforth, then this Chattel Mortgage shall be void.



BOOK 267 PAGE 571

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part, or in the event the said party of the first part shall default in any agreement, covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the aforesaid a vehicle may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said Richard E. Edwards his personal representatives and assigns, and in the case of advertisement under the above power but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 13th day of June, 1952.

*Richard E. Edwards* (Seal)

Richard E. Edwards

*Tom Name*

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 13th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the county aforesaid, personally appeared Richard E. Edwards the within mortgagor, and acknowledged the foregoing Chattel Mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



*Thomas J. Hanley*

NOTARY PUBLIC

Compared and Mailed-Delivered  
To *Mt. City*  
*July 22 1952*

LIBER 267 PAGE 573

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.  
THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 13th

day of June, 1952, by and between D. Arthur Ferguson  
of Allegany County, Maryland, party of the  
first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly  
incorporated under the laws of the state of Maryland, party of the  
second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto  
the said party of the second part in the full sum of Fifteen Hundred Forty  
(\$1540.93)  
-----and-----93/100 payable one year after date hereof,  
together with interest thereon at the rate of five per cent (5%) per  
annum, as is evidenced by the promissory note of the said party of the  
first part of even date and tenor herewith, for said indebtedness,  
together with interest as aforesaid, said party of the first part hereby  
covenants to pay to the said party of the second part, as and when the same  
shall be due and payable.



NOW THEREFORE, This Chattel Mortgage witnesseth that in consider-  
ation of the premises and of the sum of one Dollar (\$1.00) the said  
party of the first part does hereby bargain, sell, transfer, and assign  
unto the said party of the second part, its successors and assigns, the  
following described personal property:

1952 Ford Tudor Sedan  
Motor # A2BF-116542  
Serial # A2BF-116542

TO HAVE AND TO HOLD the above mentioned and described personal  
property to the said party of the second part, its successors and assigns,  
forever.

Provided, however, that if the said D. Arthur Ferguson  
shall well and truly pay the aforesaid debt at the time herein before  
setforth, then this Chattel Mortgage shall be void.

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the aforescribed a vehicle may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said

D. Arthur Ferguson his personal representatives and assigns, and in the case of advertisement under the above power but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

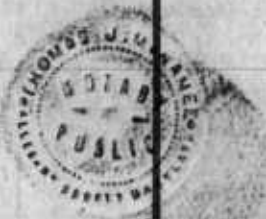
WITNESS the hand and seal of the said mortgagor this 13th day of June, 1952.

Thomas M. Name D. Arthur Ferguson (D.A.L.)  
D. Arthur Ferguson

STATE OF MARYLAND, ALLEGANY COUNTY, TO-WIT:

I HEREBY CERTIFY, THAT ON THIS 13th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared D. Arthur Ferguson the within mortgagor, and acknowledged the foregoing Chattel mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein setforth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



Thomas M. Name  
NOTARY PUBLIC

Compared and Made to be Corrected  
To Wright City  
July 22 1952

IBER 267 PAGE 576

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.  
THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 13th  
day of June, 1952, by and between Marguerite E. Gelrud  
of Allegany County, Maryland, party of the  
first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly  
incorporated under the laws of the state of Maryland, party of the  
second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto  
the said party of the second part in the full sum of Eleven Hundred Seventy-  
~~two and 02/100~~ (\$1172.02) payable one year after date hereof,  
together with interest thereon at the rate of six per cent (6%) per  
annum, as is evidenced by the promissory note of the said party of the  
first part of even date and tenor herewith, for said indebtedness,  
together with interest as aforesaid, said party of the first part hereby  
covenants to pay to the said party of the second part, as and when the same  
shall be due and payable.



NOW THEREFORE, This Chattel Mortgage witnesseth that in consider-  
ation of the premises and of the sum of one Dollar (\$1.00) the said  
party of the first part does hereby bargain, sell, transfer, and assign  
unto the said party of the second part, its successors and assigns, the  
following described personal property:

- 1950 Plymouth 2 Door Sedan
- Motor # P20647764
- Serial # 12806774

TO HAVE AND TO HOLD the above mentioned and described personal  
property to the said party of the second part, its successors and assigns,  
forever.

Provided, however, that if the said Marguerite E. Gelrud  
Bobbie A. McDermott  
shall well and truly pay the aforesaid debt at the time herein before  
setforth, then this Chattel Mortgage shall be void.

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the aforescribed a vehicle may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said Marguerite B. Gelrud  
Bobie A. McDermott his personal representatives and assigns, and in the case of advertisement under the above bond but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 13th day of June, 1952.

*[Handwritten signature]*

*[Handwritten signature]*  
Marguerite B. Geirud  
*[Handwritten signature]*  
Bobbie A. McDermott

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 13th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Marguerite B. Geirud Bobbie A. McDermott the within mortgagor, and acknowledged the foregoing Chattel mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgage, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein setforth, and further made oath that he is the President of the within named mortgage, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



*[Handwritten signature]*

NOTARY PUBLIC

Compared and ~~Home~~ Delivered *E*  
To *Wetzel City*  
*July 22 19 52*

LIBER 267 PAGE 579

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.  
THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 27th  
day of May, 1952, by and between Thos. L. Hawkins  
of Allegany County, Maryland, party of the  
first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly  
incorporated under the laws of the state of Maryland, party of the  
second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto  
the said party of the second part in the full sum of Six Hundred Seventy-  
Four ~~and~~ <sup>(\$674.05)</sup> ~~and~~ <sup>05/100</sup> payable one year after date hereof,  
together with interest thereon at the rate of five per cent (5% per  
annum, as is evidenced by the promissory note of the said party of the  
first part of even date and tenor herewith, for said indebtedness,  
together with interest as aforesaid, said party of the first part hereby  
covenants to pay to the said party of the second part, as and when the same  
shall be due and payable.



NOW THEREFORE, This Chattel Mortgage witnesseth that in consider-  
ation of the premises and of the sum of one Dollar (\$1.00) the said  
party of the first part does hereby bargain, sell, transfer, and assign  
unto the said party of the second part, its successors and assigns, the  
following described personal property:

1951 Chevrolet Tudor Sedan  
Serial # 14JKL21325

TO HAVE AND TO HOLD the above mentioned and described personal  
property to the said party of the second part, its successors and assigns,  
forever.

Provided, however, that if the said Thos. L. Hawkins  
shall well and truly pay the aforesaid debt at the time herein before  
setforth, then this Chattel Mortgage shall be void.

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the aforescribed a vehicle may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said

Thos. L. Hawkins his personal representatives and assigns, and in the case of advertisement under the above power but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 27th day of May, 1952.

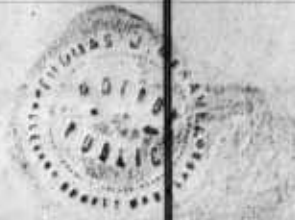
*George W. Brown*

*Thos. L. Hawkins* (cont.)  
Thos. L. Hawkins

STATE OF MARYLAND, ALLEGANY COUNTY, TO-WIT:

I HEREBY CERTIFY, THAT ON THIS 27th day of May, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the county aforesaid, personally appeared Thos. L. Hawkins the within mortgagor, and acknowledged the foregoing Chattel mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgages, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth, and further made oath that he is the President of the within named mortgages, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



*George W. Brown*  
NOTARY PUBLIC

Compared and ~~was~~ reviewed  
to Mtgs City  
July 22 1952

LIBER 267 PAGE 582

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 11th

day of June, 1952, by and between W. T. Hensel  
of Allegany County, Maryland, party of the  
first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly  
incorporated under the laws of the state of Maryland, party of the  
second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto  
the said party of the second part in the full sum of Two Hundred Eighty  
(\$280.02)  
and ~~02/100~~ payable one year after date hereof,

together with interest thereon at the rate of six per cent (6%) per  
annum, as is evidenced by the promissory note of the said party of the  
first part of even date and tenor herewith, for said indebtedness,  
together with interest as aforesaid, said party of the first part hereby  
covenants to pay to the said party of the second part, as and when the same  
shall be due and payable.

NOW THEREFORE, This Chattel Mortgage witnesseth that in consider-  
ation of the premises and of the sum of one Dollar (\$1.00) the said  
party of the first part does hereby bargain, sell, transfer, and assign  
unto the said party of the second part, its successors and assigns, the  
following described personal property:

1942 Oldsmobile Club Sedan, Model 68

Serial # 68-9319

Motor # LA-452580

TO HAVE AND TO HOLD the above mentioned and described personal  
property to the said party of the second part, its successors and assigns,  
forever.

Provided, however, that if the said W. T. Hensel  
shall well and truly pay the aforesaid debt at the time herein before  
setforth, then this Chattel Mortgage shall be void.

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the aforesaid a vehicle may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said

W. T. Hensel his personal representatives and assigns, and in the case of advertisement under the above power but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 11th day of June, 1952.

W. T. Hensel (Seal)  
W. T. Hensel

STATE OF MARYLAND, WILMINGTON COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 11th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared W. T. Hensel

the within mortgagor, and acknowledged the foregoing Chattel mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



W. J. [Signature]  
NOTARY PUBLIC

Compared and ~~read~~ Delivered *E*  
To *Mtge City*  
*July 22 1952*

LIBER 267 PAGE 585

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 17th day of June, 1952, by and between Johnson's Auto Exchange Richard A. Johnson of Allegany County, Maryland, party of the first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly incorporated under the laws of the state of Maryland, party of the second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto the said party of the second part in the full sum of Thirteen Hundred Two-  
(\$1302.85)  
and ~~86/100~~ <sup>or Demand</sup> payable ~~one year~~ after date hereof,

together with interest thereon at the rate of six per cent (6%) per annum, as is evidenced by the promissory note of the said party of the first part of even date and tenor herewith, for said indebtedness, together with interest as aforesaid, said party of the first part hereby covenants to pay to the said party of the second part, as and when the same shall be due and payable.

NOW THEREFORE, This Chattel Mortgage witnesseth that in consideration of the premises and of the sum of one Dollar (\$1.00) the said party of the first part does hereby bargain, sell, transfer, and assign unto the said party of the second part, its successors and assigns, the following described personal property:

1946 Pontiac 4 Dr. Sedan	1946 Nash 4 Door Sedan
Motor # W8PB-5006	Serial # R-399438
Serial # W8PB-5006	

TO HAVE AND TO HOLD the above mentioned and described personal property to the said party of the second part, its successors and assigns, forever.

Provided, however, that if the said Johnson's Auto Exchange Richard A. Johnson shall well and truly pay the aforesaid debt at the time herein before setforth, then this Chattel Mortgage shall be void.

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the aforescribed a vehicle may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said Richard A. Johnson Johnson's Auto Exchange his personal representatives and assigns, and in the case of advertisement under the above joint but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.

2



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 17th day of June, 1952.

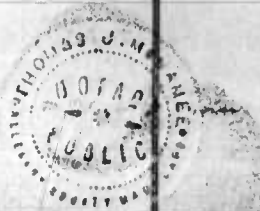
*Johnson's Auto Exchange*  
Johnson's Auto Exchange  
*Richard A. Johnson*  
Richard A. Johnson

*W.M. Name*

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 17th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the county aforesaid, personally appeared *Johnson's Auto Exchange* Richard A. Johnson the within mortgagor, and acknowledged the foregoing Chattel mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



*Thomas J. McNamee*  
NOTARY PUBLIC

Compared and *Hand* Delivered *C*  
To *Mtipe City*  
*July 22 1952*

LIBER 267 PAGE 588

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 13th day of June, 1952, by and between Frank H. Lambert of Allegany County, Maryland, party of the first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly incorporated under the laws of the state of Maryland, party of the second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto the said party of the second part in the full sum of Fourteen Hundred (\$1447.27) Forty-seven-----and-----27/100 payable one year after date hereof, together with interest thereon at the rate of six per cent (6%) per annum, as is evidenced by the promissory note of the said party of the first part of even date and tenor herewith, for said indebtedness, together with interest as aforesaid, said party of the first part hereby covenants to pay to the said party of the second part, as and when the same shall be due and payable.

NOW WHEREFORE, This Chattel Mortgage witnesseth that in consideration of the premises and of the sum of one Dollar (\$1.00) the said party of the first part does hereby bargain, sell, transfer, and assign unto the said party of the second part, its successors and assigns, the following described personal property:

1947 Kaiser Manhattan 4 Dr. Sedan  
Serial # 522-1204475

TO HAVE AND TO HOLD the above mentioned and described personal property to the said party of the second part, its successors and assigns, forever.

Provided, however, that if the said Frank H. Lambert shall well and truly pay the aforesaid debt at the time herein before setforth, then this Chattel Mortgage shall be void.



The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part, or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and the presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the abovescribed a vehicle may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving, at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said Frank H. Lambert his personal representatives and assigns, and in the case of advertisement under the above but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 13th day of June, 1952.

*John H. Hamilton*

*Frank H. Lambert*  
Frank H. Lambert

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 13th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Frank H. Lambert the within mortgagor, and acknowledged the foregoing Chattel Mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



*Thomas J. ...*  
NOTARY PUBLIC

Compared and ~~found~~ *correct*  
To *Mtge City*  
*July 22 1952*

LIBER 267 PAGE 591

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.  
THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 11th

day of June, 1952, by and between Henry A. Linaburg  
of Allegany County, Maryland, party of the  
first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly  
incorporated under the laws of the state of Maryland, party of the  
second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto  
the said party of the second part in the full sum of Eighty-one-----  
(\$81.50) ~~and~~ 50/100 payable one year after date hereof,  
together with interest thereon at the rate of six per cent (6%) per  
annum, as is evidenced by the promissory note of the said party of the  
first part of even date and tenor herewith, for said indebtedness,  
together with interest as aforesaid, said party of the first part hereby  
covenants to pay to the said party of the second part, as and when the same  
shall be due and payable.

NOW THEREFORE, This Chattel Mortgage witnesseth that in consider-  
ation of the premises and of the sum of one Dollar (\$1.00) the said  
party of the first part does hereby bargain, sell, transfer, and assign  
unto the said party of the second part, its successors and assigns, the  
following described personal property:

Evinrude Zephyr Out Board Motor  
Serial # 4404-42469

TO HAVE AND TO HOLD the above mentioned and described personal  
property to the said party of the second part, its successors and assigns,  
forever.

Provided, however, that if the said Henry A. Linaburg  
shall well and truly pay the aforesaid debt at the time herein before  
setforth, then this Chattel Mortgage shall be void.

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the aforedescribed an out broad motor may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said

Henry A. Linaburg his personal representatives and assigns, and in the case of advertisement under the above power but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



and it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 11th day of June, 1952.

W.M. Name

*Henry A. Linaburg*  
Henry A. Linaburg

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 11th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Henry A. Linaburg the within mortgagor, and acknowledged the foregoing Chattel mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgage, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



W.M. Name

NOTARY PUBLIC

Compared and *will* *followed* *E*  
To *Mtge City*  
*July 22* 19 *52*

LIBER 267 PAGE 594

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 11th day of June, 1952, by and between William E. Fyles of Allegany County, Maryland, party of the first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly incorporated under the laws of the state of Maryland, party of the second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto the said party of the second part in the full sum of One Hundred Fifty-five (\$155.58) -----and-----58/100 payable one year after date hereof, together with interest thereon at the rate of six per cent (6%) per annum, as is evidenced by the promissory note of the said party of the first part of even date and tenor herewith, for said indebtedness, together with interest as aforesaid, said party of the first part hereby covenants to pay to the said party of the second part, as and when the same shall be due and payable.

NOW THEREFORE, This Chattel Mortgage witnesseth that in consideration of the premises and of the sum of one Dollar (\$1.00) the said party of the first part does hereby bargain, sell, transfer, and assign unto the said party of the second part, its successors and assigns, the following described personal property:

- Farmette Tractor & Cultivaotr
- Model B., Ser. # 732
- Kohler Engine K7-2#224747

TO HAVE AND TO HOLD the above mentioned and described personal property to the said party of the second part, its successors and assigns, forever.

provided, however, that if the said William E. Fyles shall well and truly pay the aforesaid debt at the time herein before setforth, then this Chattel Mortgage shall be void.

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the aforesaid tractor may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling, or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said William E. Pyles his personal representatives and assigns, and in the case of advertisement under the above power but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



And it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 11th day of June, 1952.

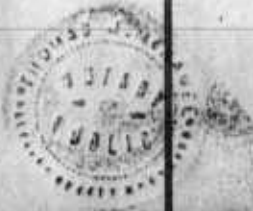
*W. M. Name*

William E. Fyles (S.W.L.)  
William E. Fyles

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 11th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the county aforesaid, personally appeared William E. Fyles the within mortgagor, and acknowledged the foregoing Chattel mortgage to be his act and deed, and at the same time before me also appeared Charles A. Piper, President, of the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and bona fide as therein set forth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.



W. M. Name  
NOTARY PUBLIC

Compared and ~~amended~~ Delivered  
To *Mt. City*  
*July 22, 1952*

LIBER 267 PAGE 597

FILED AND RECORDED JUNE 27<sup>th</sup> 1952 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, made this 11th day of June, 1952, by and between Mrs. Mary Tribut of Allegany County, Maryland, party of the first part, and THE LIBERTY TRUST COMPANY, a banking corporation duly incorporated under the laws of the state of Maryland, party of the second part,

WITNESSETH:

WHEREAS the said party of the first part is justly indebted unto the said party of the second part in the full sum of One Hundred Eighty-three <sup>(\$183.39)</sup> and <sup>39/100</sup> payable one year after date hereof, together with interest thereon at the rate of six per cent (6%) per annum, as is evidenced by the promissory note of the said party of the first part of even date and tenor herewith, for said indebtedness, together with interest as aforesaid, said party of the first part hereby covenants to pay to the said party of the second part, as and when the same shall be due and payable.

NOW THEREFORE, This Chattel Mortgage witnesseth that in consideration of the premises and of the sum of one Dollar (\$1.00) the said party of the first part does hereby bargain, sell, transfer, and assign unto the said party of the second part, its successors and assigns, the following described personal property:

Farmette Tractor- Cultivaotr & Mower  
Model B Tractor S. # 730  
Kohler Engine K72-224227

TO HAVE AND TO HOLD the above mentioned and described personal property to the said party of the second part, its successors and assigns, forever.

Provided, however, that if the said Mrs. Mary Tribut shall well and truly pay the aforesaid debt at the time herein before setforth, then this Chattel Mortgage shall be void.

The said party of the first part covenants and agrees with the said party of the second part in case default shall be made in the payment of the said indebtedness, or if the party of the first part shall attempt to sell or dispose of the said property above mortgaged, or any part thereof, without the assent to such sale or disposition expressed in writing by the said party of the second part, or in the event the said party of the first part shall default in any agreement covenant or condition of the mortgage, then the entire mortgage debt intended to be secured hereby shall become due and payable at once, and these presents are hereby declared to be made in trust, and the said party of the second part, its successors and assigns, or William C. Walsh, its duly constituted attorney or agent, are hereby authorized at any time thereafter to enter upon the premises where the foredescribed **vehicle** may be or be found, and take and carry away the said property hereby mortgaged and to sell the same, and to transfer and convey the same to the purchaser or purchasers thereof, his, her or their assigns, which said sale shall be made in manner following to wit: by giving at least ten days' notice of the time, place, manner and terms of sale in some newspaper published in Cumberland, Maryland, which said sale shall be at public auction for cash, and the proceeds arising from such sale shall be applied first to the payment of all expenses incident to such sale, including taxes and a commission of eight per cent to the party selling or making said sale, secondly, to the payment of all moneys owing under this mortgage whether the same shall have then matured or not, and as to the balance to pay the same over to the said **Mrs. Mary Tribut** his personal representatives and assigns, and in the case of advertisement under the above power but not sale, one-half of the above commission shall be allowed and paid by the mortgagor, his personal representatives or assigns.



and it is further agreed that until default is made in any of the covenants or conditions of this mortgage, the said party of the first part may remain in possession of the above mortgaged property.

WITNESS the hand and seal of the said mortgagor this 11th day of June, 1952.

*Mrs. Mary Tribut* (S/L)  
Mrs. Mary Tribut

*W. M. Hannu*

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 11th day of June, 1952 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Mrs. Mary Tribut the within mortgagor, and acknowledged the foregoing Chattel Mortgage to be his act and deed, and at the same time before me also appeared Charles J. Piper, President, of the within named mortgagee, and made oath in due form of law that the consideration in said mortgage is true and how fide as therein set forth, and further made oath that he is the President of the within named mortgagee, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal.

*W. M. Hannu*  
NOTARY PUBLIC



Compared and Mailed ~~Delivered~~ E

To Wm. J. Frostburg Md.  
July 27 1952

LIBER 267 PAGE 600

FILED AND RECORDED JUNE 27 1952 at 8:30 A.M.

THIS MORTGAGE, Made this 25th day of June, 1952, by and between  
Thomas Simmons and Lena Simmons, his wife,

of Midlothian, Allegany County in the State of Maryland, Mortgagor <sup>s</sup>, and THE FIDELITY SAVINGS BANK OF FROSTBURG, ALLEGANY COUNTY, MARYLAND, Mortgagee.

WHEREAS, the said Mortgagor <sup>s</sup> are justly indebted to the Mortgagee in the full and just sum of  
Fourteen Hundred ----- 1,400.00

which is to be repaid in 30 consecutive monthly installments of \$ 50.00 each, beginning one month from the date hereof at the office of the said Mortgagee.

NOW, THIS MORTGAGE WITNESSETH, That in consideration of the premises and of the sum of One Dollar, the said Mortgagor <sup>s</sup> do grant, assign and convey unto the said Mortgagee, its successors and assigns in fee simple all that lot of ground and premises located in Election District No. 19 of "Allegany County, Maryland

known as "The Old Hawthorne Place", West side of County Road thru Midlothian to Carlos  
and more fully described in a Deed from Alexander & Elizabeth L. ADAMS, dated Feb. 29, 1928

recorded among Land Records of Allegany County, Maryland, Liber 157, Folio 628

TOGETHER with the buildings and improvements thereupon, and the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said lot or parcel of ground with the improvements and appurtenances aforesaid unto the said THE FIDELITY SAVINGS BANK OF FROSTBURG, ALLEGANY COUNTY, MARYLAND, its successors and assigns, forever, provided that if the said Mortgagor <sup>s</sup>, their heirs, executors, administrators or assigns, do and shall pay or cause to be paid to the said Mortgagee, its successors and assigns the aforesaid indebtedness, together with the interest thereon as and when the same shall become due and payable and, in the meantime, do and shall perform all the covenants herein set forth, then this mortgage shall be void.

AND, it is agreed that until default be made in the premises the said Mortgagor <sup>s</sup> may retain possession of the mortgaged property upon paying in the meantime all taxes and assessments levied on said property, all of which taxes, mortgage debt and interest thereon said Mortgagor <sup>s</sup> hereby covenant to pay when legally demandable.

AND, the said Mortgagor <sup>s</sup> further covenant to keep the improvements on the said mortgaged property fully insured against loss by fire and other hazards as the said Mortgagee may from time to time require, for the use of the Mortgagee, in some company acceptable to the Mortgagee to the extent of its lien thereon and to deliver the policy to the Mortgagee.

But in case of any default or violation of any covenant or condition of this mortgage, then the entire mortgage debt hereby secured shall at once become due and payable, and the Mortgagee, its successors or assigns, or Albert A. Doub, its, his or their duly constituted attorney or agent, are hereby empowered, at any time thereafter, to sell said property, or so much thereof as may be necessary, and to convey the same to the purchaser, or his, her or their heirs, or assigns; which sale shall be made as follows: By giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Allegany County, Maryland, which sale shall be at public auction for cash and the proceeds arising therefrom to apply: first, to the payment of all expenses incident to the sale, including taxes, and a commission of eight per cent (8%) to the party making said sale; secondly, to the payment of all monies owing under this mortgage, whether the same shall have been matured or not; and as to the balance, to pay it over to the Mortgagor <sup>s</sup>; their heirs or assigns, and in case of advertisement but no sale, one-half of the above commission shall be paid by the Mortgagor <sup>s</sup>; their representatives, heirs or assigns.

WITNESS OUR hand <sup>s</sup> and seal <sup>s</sup>

Thomas Simmons (SEAL)  
Thomas Simmons

Lena Simmons (SEAL)  
Lena Simmons

ATTEST:  
Ralph M. Race  
Ralph M. Race



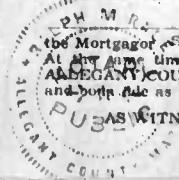
STATE OF MARYLAND,  
ALLEGANY COUNTY, to-wit:

I HEREBY CERTIFY, That on this ~~25th~~ 25th day of June, 1952, before me,

the subscriber, a Notary Public of the State and County aforesaid, personally appeared  
Thomas Simmons and Lena Simmons, his wife,

the Mortgagor <sup>s</sup> named in the foregoing mortgage and they acknowledged the foregoing mortgage to be their act. At the same time also appeared WILLIAM B. YATES, Treasurer of THE FIDELITY SAVINGS BANK OF FROSTBURG, ALLEGANY COUNTY, MARYLAND, and made oath in due form of law that the consideration set forth in said mortgage is true and both did as therein set forth.

AS WITNESS my hand and Notarial Seal.



Ralph M. Race, Ralph M. Race Notary Public