

**J E B**

**285**

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 requires the Clerks 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. Bader  
Clerk of Circuit Court

For Allegany County

Date December 10, 1952

FILED AND RECORDED FEBRUARY 14<sup>th</sup> 1953 at 8:30 A.M.



**HOUSEHOLD FINANCE CORPORATION**

LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
Room 1 - Second Floor  
12 S. Centre Street - Phone: Cumberland 5300  
CUMBERLAND, MARYLAND

**CHattel Mortgage**

MORTGAGOR'S NAME AND ADDRESS:

LOAN NO. 84440

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



DATE OF THIS MORTGAGE:	FIRST INSTALLMENT DUE DATE:	FINAL INSTALLMENT DUE DATE:
February 3, 1953	March 3, 1953	February 3, 1953
FACE AMOUNT:	DISCOUNT:	SERVICE CHG.:
\$ 1152	\$138.24	\$ 25.04
PROCEEDS OF LOAN:	REC'D'S AND REL'S FEE:	MONTHLY INSTALLMENTS:
\$ 990.72	\$ 3.85	NUMBER 24 AMOUNT OF EACH \$48.00

DISCOUNT: % OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE.  
 SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 2% THEREOF OR \$4, WHICHEVER IS GREATER.  
 IF FACE AMOUNT EXCEEDS \$500, 2% THEREOF OR \$20, WHICHEVER IS GREATER.  
 DELINQUENT CHARGE: 20¢ 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 rm suite
  - 1 rug
  - 1 floor lamp
  - 1 radio
  - 1 cabinet radio
  - 2 end tables
  - 2 table lamps
  - 1 coffee table
  - 1 4pc bedrm suite
  - 1 double bed
  - 1 clothes press
  - 1 dresser
  - 1 cabinet
  - 1 5pc breakfast set
  - 1 cabinet
  - 1 ice box
  - 1 bookcase

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. H. Wright* (Seal)  
*Donald W. Thomas* (Seal)  
*Leona M. Thomas* (Seal)

STATE OF MARYLAND }  
 CITY OF Cumberland }

I hereby certify that on this 3<sup>rd</sup> day of February, 1953, before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Donald W. Thomas and Leona 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. H. 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. Fathy* (Seal)  
 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 \_\_\_\_\_

FILED AND RECORDED FEBRUARY 14 CHATTEL MORTGAGE



HOUSEHOLD FINANCE Corporation

INCORPORATED UNDER MARYLAND INDUSTRIAL FINANCE LAW
Room 1 - Second Floor
12 S. Centre Street - Phone: Cumberland 3200
CUMBERLAND, MARYLAND

MORTGAGOR'S NAME AND ADDRESS:

James F. Twigg
Audrey M. Twigg
116 Polk St.
Cumberland, Md.

LOAN NO. 84456



Table with columns: DATE OF THIS MORTGAGE, FIRST INSTALLMENT DUE DATE, FINAL INSTALLMENT DUE DATE, FACE AMOUNT, DISCOUNT, SERVICE CHG., PROCEEDS OF LOAN, MONTHLY INSTALLMENTS, AMOUNT OF EACH.

CHARGES: DISCOUNT: 2% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE; SERVICE CHARGES: IF FACE AMOUNT IS \$500 OR LESS, 2% THEREOF OR \$4, WHICH EVER IS GREATER; DELINQUENT CHARGES: 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 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 end 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 or the context may require. Description of mortgaged property:

- All of the household goods now located in or near Mortgagors' residence at their address above set forth.
3 pc living room suite 1 Slumber Chair 1 Universal Gas range
1 Silvertone Radio & Comb. Console 5 pc kitchen set
1 desk 1 studio couch 2 kitchen cabinet
2 lamps 1 gas heater 1 washer
1 coffee table 1 T. V. Set 3 porch chairs
4 end tables 1 Westinghouse refrigerator 3 pc maple bdrn. suite

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. G. KLOHNER

James F. Twigg (Seal)
Audrey M. Twigg (Seal)

STATE OF MARYLAND
CITY OF CUMBERLAND

I hereby certify that on this 11 th day of February 19 53 before me the subscriber, Notary Public of Maryland in and for said city, personally appeared James & Audrey Twigg and 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. My Comm expires 64-65

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

HOUSEHOLD FINANCE CORPORATION, by

FILED AND RECORDED FEBRUARY 14<sup>th</sup> 1955 at 8:30 A.M.

CHATTEL MORTGAGE



HOUSEHOLD FINANCE CORPORATION

MORTGAGEE'S NAME AND ADDRESS:

LOAN NO. 84441

12 S. Centre Street - Phone: Cumberland 5300 CUMBERLAND, MARYLAND

Sylvester F. Walker & Virginia O. Walker, his wife 328 Emily Street Cumberland, Maryland



DATE OF THIS MORTGAGE:		FIRST INSTALLMENT DUE DATE:		FINAL INSTALLMENT DUE DATE:	
February 3, 1955		March 3, 1955		February 3, 1955	
FACE AMOUNT:	DISCOUNT:	SERVICE CHG:	PROCEEDS OF LOAN:	REG. FEE AND REC. FEE:	MONTHLY INSTALLMENTS:
\$ 576	\$ 69.32	\$ 20	\$ 486.68	\$ 3.30	NUMBER 24 AMOUNT OF EACH \$ 24.00

CHARGES: DISCOUNT: 1% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE; SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 2% THEREOF OR \$4, 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 Mortgages above named hereby convey and mortgage in said corporation, its successors and assigns (hereinafter called Mortgagee), the goods and chattels hereinafter described; provided, however, if the Mortgages 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.

Mortgages 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 Mortgages 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 Mortgages.

The Mortgages 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 Mortgages' residence at their address above set forth.
- 1 sofa
- 3 occasional chairs
- 1 phono. comb.
- 1 3pc dining rm suite
- 1 gas range
- 1 refrigerator
- 1 3pc beam suite
- 1 double bed
- 1 washer
- 1 table 2 chairs

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

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

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

Signed, sealed and delivered in the presence of:

J. A. Davis

Sylvester F. Walker (Seal) Virginia O. Walker (Seal)

STATE OF MARYLAND CITY OF Cumberland

I hereby certify that on this 3rd day of February 1955 before me the undersigner, a Notary Public of Maryland in and for said city, personally appeared Sylvester F. Walker and Virginia O. Walker Mortgages named in the foregoing mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared

J. A. 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 the same.

Notary Public and Notarial Seal



J. A. Davis Notary Public My commission expires 5-4-55

The undersigned, being the Mortgagee in the within mortgage, hereby releases the foregoing mortgage on this day of 1955

HOUSEHOLD FINANCE CORPORATION, by

FILED AND RECORDED FEBRUARY 14<sup>th</sup> 1953 at 8:30 A.M.



**HOUSEHOLD FINANCE CORPORATION**

INCORPORATED IN MARYLAND  
 LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW  
 ROOM 1 - SECOND FLOOR  
 12 S. CONROY STREET - PHONE: CUMBERLAND 5200  
 CUMBERLAND, MARYLAND

**CHattel Mortgage**

MORTGAGOR'S NAME AND ADDRESS:  
 Charles W. Walters  
 Marguerite Walters  
 24 Church Street  
 Lonaconing, Md.

LOAN NO. 84446



DATE OF THIS MORTGAGE: February 7, 1953		FIRST INSTALLMENT DUE DATE: March 7 <sup>th</sup> 1953		FINAL INSTALLMENT DUE DATE: August 7, 1954 ml	
FACE AMOUNT: \$ 990.00	DISCOUNT: \$ 89.10	SERVICE CHG: \$ 20.00	PROCEEDS OF LOAN: \$ 880.90	SEC. FEE AND MEL. FEE: \$ 3.50	MONTHLY INSTALLMENTS: NUMBER 18 AMOUNT OF EACH \$ 55.00

CHARGES: { DISCOUNT: 9% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE;  
 SERVICE CHARGE: IF FACE AMOUNT IS \$500 OR LESS, 2% 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 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 breakfast set
  - 1 glass cupboard
  - 1 cabinet
  - 1 frigidaire
  - 1 3pc living room suite
  - 1 radio
  - 1 end table
  - 4 lamps
  - 1 coffee table
  - 1 9pc dining room suite
  - 1 5pc bedroom suite
  - 4 chairs
  - 1 dhifferrobe
  - 1 sew. machine
  - 2 twin beds
  - 2 dressers
  - 2 chairs (over)

- 1 dresser
- 2 washers
- 1 6pc bedroom suite
- 1 9pc dining room suit

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

Signed, sealed and delivered in the presence of:

M. J. Rose  
 M. B. Loop  
 J. R. Davis

Charles W. Walters (Seal)  
 Marguerite Walters (Seal)  
 Marguerite Walters

STATE OF MARYLAND  
 CITY OF Cumberland

I hereby certify that on this 7th day of February 1953 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Charles & Marguerite Walters and \_\_\_\_\_ 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 P. Patsy  
 Notary Public  
 My commission expires 5-4-53

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 FEBRUARY 14<sup>th</sup> 1953 at 8:30 A.M.

This Chattel Mortgage, Made this 13<sup>th</sup> day of February

1953, by and between Ellis Burkett

Cumberland of Allegany 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 \$1589.78 (Five Hundred & Eighty-nine & 28/100 Dollars) which is payable with interest at the rate of 6% per annum in 15 monthly installments of \$39.28 (Thirty-nine & 28/100 Dollars) payable on the 13<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 1950 Ford Sedan Allegany County, Maryland Serial # BOBF 144634

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:

Ellis H. Purcell (SEAL)

H. C. Landis

(SEAL)

State of Maryland,

Alliegany County, to-wit:

I hereby certify, That on this 13<sup>th</sup> day of February 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

Ellis Purcell

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. C. Landis Cashier 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. C. Landis 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.

Dwight C. Boon  
Notary Public

FILED AND RECORDED FEBRUARY 14<sup>th</sup> 1953 at 8:30 A.M.

**This Chattel Mortgage**, Made this 13<sup>th</sup> day of February, 1953

by Robert Anthony DILLEY, Mortgagor, and THE FIDELITY SAVINGS BANK OF FROSTBURG, ALLEGANY COUNTY, MARYLAND, Mortgagee.

WHEREAS, the said Mortgagor is indebted unto the said Mortgagee in the full sum of \$ 905.00 which is payable in 12 consecutive monthly installments, according to the tenor of his promissory note of even date herewith for the said sum of \$ 905.00 payable to the order of said Mortgagee.

NOW, THIS MORTGAGE WITNESSETH: That in consideration of the premises and of the sum of One Dollar (\$1.00), the said Mortgagor do hereby bargain and sell unto the said Mortgagee, its successors and assigns, the following personal property, together with equipment and accessories thereto:

One 1949 DeSoto Club Coupe, serial no. 6032643, engine B-13 - 93 248

The Mortgagor covenant that he is the legal owner of said property above described and that it is free and clear of any lien, claim or encumbrance and that he will not convey his interest therein or remove it from the State of Maryland, without the written consent of the Mortgagee. That in the event of any demand or levy being made against said property by any legal proceedings, the Mortgagor agree to immediately notify the Mortgagee, and upon any such demand or levy being made, this mortgage shall forthwith become due and payable; and in addition thereto in case the mortgagor shall become bankrupt or enter a judgment or money decree to be entered against him, or if an attachment or execution be issued against him, then and in any one of said events this mortgage shall forthwith become due and payable.

The Mortgagor agree to pay all taxes levied against the property hereby mortgaged, to insure said property forthwith and pending the existence of this mortgage, to keep it insured in some company acceptable to the Mortgagee and with such coverage as may be agreeable to said Mortgagee, and to pay the premiums thereon and to cause the policies to be endorsed so as to insure to the benefit of the Mortgagee to the extent of its lien or claim thereon and to place such policies forthwith in the possession of the Mortgagee.

AND DOES NOT INCLUDE PERSONAL LIABILITY & PROPERTY DAMAGE INSURANCE COVERAGE

The Mortgagor further covenant and agree that pending this mortgage said property herein before described shall be kept in and at the premises situated at 30 First Street, Frostburg, Allegany County, Maryland

except if a motor vehicle, when actually being used by said Mortgagor and that the place of storage shall not be changed without the written consent of said Mortgagee.

Provided, however, that if the said Mortgagor shall pay unto the said Mortgagee, its successors or assigns, the aforesaid sum of money, according to the terms of said promissory note, then these presents shall be and become void.

Upon any default herein, the said Mortgagor hereby agree that sale of the property described herein may be made by said Mortgagee, its successors and assigns, or by Albert A. Doub, its, his or their duly constituted attorney or agent. Such sale may be either public or private upon not less than ten days' notice of the time, place and terms of sale, the notice of which said sale shall be mailed to the Mortgagor at his address as it appears upon the books of the Mortgagee, and the proceeds of any such sale, shall be applied to the payment of all expenses of such sale, including a reasonable attorney's fee and a commission of eight per cent (8%) to the party making the sale; next, to the payment of all claims by the Mortgagee whether the same shall have matured or not, and then the balance, if any, to the Mortgagor.

If, for any reason the Mortgagee, or its assigns, does not desire to pursue the remedies aforesaid, then the Mortgagor, or its assigns, shall have the right to take immediate possession of said property or any part thereof, and for that purpose may enter upon the premises of the Mortgagor with or without process of law and search for such property and take possession of and remove, sell and dispose of said property or any part thereof at public or private sale upon the same terms as provided for in the preceding paragraph.

IN TESTIMONY WHEREOF, witness the hand and seal of the said Mortgagor

WITNESS:

Ralph M. Pace  
Ralph M. Pace

Robert Anthony Dilley  
Robert Anthony Dilley (SEAL)

STATE OF MARYLAND, ALLEGANY COUNTY, to-wit:

I HEREBY CERTIFY, That on this 13<sup>th</sup> day of February, 1953, before me, the subscriber, a Notary Public in and for State and County aforesaid, personally appeared Robert Anthony DILLEY

Mortgagor named in the foregoing mortgage and he acknowledged the foregoing mortgage to be his act.

At the same time also appeared G. Dud Hocking, President 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 was true and bona fide as herein set forth.



Witness my hand and Notarial Seal.  
Ralph M. Pace  
Notary Public  
Ralph M. Pace

FILED AND RECORDED FEBRUARY 14<sup>th</sup> 1953 at 8:30 A.M.

CHATTEL MORTGAGE

Account No. D-508A  
Annual Amount of this loan is \$ 920.00  
Cumberland, Maryland February 11, 1953

KNOW ALL MEN BY THESE PRESENTS, that the undersigned Mortgages do by these presents bargain, sell and convey to

FAMILY FINANCE CORPORATION

40 N. Mechanic St., Cumberland, Maryland, Mortgagee



for and in consideration of a loan, receipt of which is hereby acknowledged by Mortgages in the sum of One hundred twenty and 00/100 Dollars (\$ 920.00)

and which Mortgages covenant to pay as evidenced by a certain promissory note of even date payable in 20 successive monthly instalments of \$ 46.00 each; the first of which shall be due and payable THIRTY (30) DAYS from the date hereof,

with interest after maturity of 6% per annum; the personal property now located at Mortgages' residence at 403 Arch Street in the City of Cumberland, County of Allegany, State of Maryland, described as follows:

A certain motor vehicle, complete with all attachments and equipment, now located at Mortgages' residence indicated above, to wit:

MAKE	MODEL	YEAR	ENGINE NO.	SERIAL NO.	OTHER IDENTIFICATION
None					

All the furniture, household appliances and equipment, and all other goods and chattels now located in or about Mortgages' residence indicated above, to wit:

- 1 five piece bedroom suite; 1 three piece bedroom suite maple; 1 Crosley Shelvador refrigerator
- 1 Caloric gas stove; 1 kitchen cabinet; 1 china closet; 4 chairs; 1 table; 1 Horton washing machine;
- 1 treadle sewing machine; 1 Floor model RCA Victor radio; 1 Bendix television set;
- 1 three piece living room suite; 2 end tables

including but not limited in all cooking and washing utensils, pictures, fittings, linens, china, crockery, musical instruments, and household goods of every kind and description now located in or about the Mortgages' residence indicated above.

TO HAVE AND TO HOLD, all and singular, the said personal property unto said Mortgagee, its successors and assigns, forever.

Mortgages covenant that they EXCLUSIVELY OWN AND POSSESS SAID PERSONAL PROPERTY, and that there is no lien, claim, encumbrance or conditional purchase title against said personal property or any part thereof, except:

None

PROVIDED, NEVERTHELESS, that if the Mortgages shall well and truly pay unto the said Mortgagee the said sum as above indicated, the actual amount of money lent and paid to the undersigned borrower, according to the terms of and as evidenced by that certain promissory note of even date above referred to; then these presents and everything herein shall cease and be void; otherwise to remain in full force and effect. 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 \$ 92.00; and service charge, in advance, in the amount of \$ 18.07. In event of default in the payment of this contract or any instalment thereof, a delinquent charge will be made on the basis of 5¢ for each day continuing for five or more days in the payment of \$1.00 or a fraction thereof.

Mortgages covenants that, if this mortgage covers a motor vehicle, he or she will not remove the motor vehicle from the State of Maryland; or the other mortgaged personal property from the described premises without the consent in writing of the Mortgagee, its successor and assigns, and that said mortgaged personal property shall be subject in view and inspection by Mortgagee, its successor and assigns at any time.

If this mortgage includes a motor vehicle, the Mortgages covenant that they will, at their own cost and expense, procure insurance of the property for the benefit of the Mortgagee against loss or damage by fire, theft, collision or conversion. This shall be procured with an insurance company duly qualified to act in this State and in an amount agreeable to the Mortgagee. Such policies will name the Mortgagee as co-insured or such policies shall have attached a Mortgagee loss payable clause, naming the Mortgagee therein, and these policies shall be delivered to the Mortgagee and the Mortgagee may make any settlement or adjustment of any claim or claims for all loss received under or by virtue of any insurance policies, or otherwise, and may receive and collect the same. Furthermore, Mortgagee may execute in the name of the Mortgages and deliver all such instruments and do all such acts as attorney in fact for the Mortgages or the alleged inadequacy of the settlement and adjustment. Should the Mortgages fail to procure such insurance or keep the same in full force and effect for the duration of this mortgage, then the Mortgagee, if it so elects, may place any or all of said insurance at the Mortgages' expense, and the Mortgages agree to pay for this insurance and any amount advanced by the Mortgagee shall be secured hereby.

The Mortgagee may also require the Mortgages to procure and maintain insurance upon other goods and chattels conveyed by this mortgage in such amount and on such terms as set forth above.

The Mortgages shall pay all taxes and assessments that may be levied against said goods and chattels, this instrument or the indebtedness secured hereby. In case Mortgages shall neglect or fail to pay said expenses, Mortgagee, at its option, may pay them and all sums of money so expended shall be secured by this mortgage.

All repairs and upkeep of the property shall be at the Mortgages' expense and any repairs or additions made to the property shall become part thereof and shall be operated to secure the indebtedness in the same manner as the original property.

This mortgage may be assigned and/or said note negotiated without notice to the Mortgages and when assigned and/or negotiated shall be free from any defense, counter-claim or cross-complaint by Mortgages. The assignee shall be entitled to the same rights as his assignor.

The happening of any of the following events shall constitute a default under the terms of this mortgage and upon such happening the indebtedness secured hereby shall become due and payable, without notice or demand, and it shall be lawful, and the Mortgagee, its agent, successor, and assigns, is hereby authorized to immediately take possession of all or any part of the above described property: (1) Default in payment of said note or indebtedness, interest charges or payments, taxes or insurance, or any of them; (2) The sale or offer for sale, or assignment or disposition of all or any part of the above described goods and chattels, or the removal or attempt to remove any of such property from the above described premises without the written consent of the Mortgagee; (3) Should this mortgage cover an automobile, the removal or attempt to remove such automobile from the county or state without the written consent of the Mortgagee; (4) Should the representations of the Mortgages in more than one, then any one of them contained herein be in whole or in part untrue; (5) The filing of a petition in bankruptcy by or against the Mortgages or either of them, or insolvency of the Mortgages, or either of them; (6) Should the Mortgagee deem itself or the debt insecure, for any reason; (7) Upon the failure of the Mortgages to carry out or upon the breach by the Mortgages of the terms and conditions of this Mortgage.

For the purpose of taking possession, the Mortgagee is authorized to enter the premises where the property is located and remove the same and is not to be liable for damages for trespass thereby caused.

The Mortgagee, after repossession, is hereby authorized to sell the goods and chattels and all equity of redemption of the Mortgagee without legal procedure and without demand for performance; and the Mortgagee in the event of such sale will give not less than five (5) days' notice of the time, place and terms of such sale by advertisement in some newspaper published in the county or city where the mortgaged property or some portion of such property is located. If there is no such newspaper in the county where the property is located, then such publication shall be in the newspaper having a large circulation in said county or city, and provided further that such place shall be either in the city or county in which Mortgagee resides or in the city or county in which Mortgagee, its successor and assigns is licensed, whichever Mortgagee, its successor and assigns shall select.

If this mortgage includes both a motor vehicle and other personal property, and if there shall occur default as above described, the Mortgagee at its option may take any legal or any action it may deem necessary against the 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 its 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 successor and assigns, 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. IN TESTIMONY THEREOF, witness the hand(s) and seal(s) of said Mortgagee(s).

WITNESS: *[Signature]* Hoban ..... *[Signature]* Emil E. Krampf (SEAL) .....  
WITNESS: *[Signature]* ..... *[Signature]* Mary J. Krampf (SEAL) .....  
WITNESS: ..... (SEAL) .....

STATE OF MARYLAND CITY OF Allegany TO WIT:  
COUNTY February 11 1953

I HEREBY CERTIFY that on this 11 day of February, 1953, before me, subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City of Allegany, personally appeared Krampf, Emil E. & Mary J., the Mortgagee(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 V. S. Koppelt, 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. *[Signature]*



FILED AND RECORDED FEBRUARY 14<sup>th</sup> 1953 at 8:30 A.M.

*Purchase Money*  
 This **Chattel Mortgage**, Made this 12<sup>th</sup> day of FEBRUARY  
 1953, by and between DYACAN LAYMAN & JANE LAYMAN  
Route Six Robert Place CUMBERLAND, MD.

\_\_\_\_\_ of ALLEGANY County,

Maryland, part YES 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 \_\_\_\_\_  
Five hundred fifty one & 4/100 Dollars  
 (\$ 551<sup>04</sup> ), which is payable with interest at the rate of \_\_\_\_\_ per annum in  
12 monthly installments of Forty five & 92/100 Dollars  
 (\$ 45<sup>92</sup> ) 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

ALLEGANY County, MARYLAND  
LYNOUTH  
1953<sup>A</sup> CRANBROOK 4 DOOR SEDAN  
M# P24704099  
S# 13703798  
Cost \$2265<sup>00</sup>

**We have and do 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 parties of the first part.

Attest as to all:

[Signature]

Duncan Layman (SEAL)

Jane Layman (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 17<sup>th</sup> day of FEBRUARY 1958, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

DUNCAN LAYMAN & JANE LAYMAN

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. FIER 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. FIER 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.

Robert E. [Signature]  
Notary Public



FILED AND RECORDED FEBRUARY 16<sup>th</sup> 1953 at 10:55 A.M.

This Chattel Mortgage, made this 3<sup>rd</sup> day of February 1953, by and between Elisha Clay Huff of Allegany County, Maryland, hereinafter called the mortgagor, and The Commercial Savings Bank of Cumberland, Maryland, a corporation, hereinafter called the mortgagee, WITNESSETH:

Whereas the said mortgagor stand indebted unto the said mortgagee in the full sum of Nine Hundred Eighty-two and 56/100 Dollars (\$982.56) payable in 24 successive monthly installments of \$40.94 each beginning one month after the date hereof, as is evidenced by my promissory note of even date herewith.

Now, therefore, in consideration of the premises and of the sum of One Dollar, the said mortgagor do hereby bargain and sell unto the mortgagee, its successors and assigns, the following property, to-wit:

One 1953 Nash Statesman Super, Ldr Sedan, Model 5345, Motor No. S-373900, Serial No. X-569553, equipped with reclining seat and bed, Foam cushion seats, over-drive and heater.

Provided if the said mortgagor shall pay unto the said mortgagee the aforesaid sum of \$982.56 according to the terms of said promissory note and perform all the covenants herein agreed to be performed by said mortgagor, then this mortgage shall be void.

The mortgagor do<sup>es</sup> covenant and agree, pending this mortgage, as follows: That said motor vehicle be kept in a garage situated at 7 E. Elder Street in Cumberland, Maryland, except when actually being used by said mortgagor, and that the place of storage shall not be changed without the written consent of said mortgagee; to keep said automobile in good repair and condition; to pay all taxes, assessments and public liens legally levied on said automobile when legally demandable; to pay said mortgage debt as agreed; to have said automobile insured, and pay the premiums therefor, in some reliable company against fire, theft and collision, 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 or any installment thereof, in whole or in part, or 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 entitled to and may take immediate possession of said property, and the said mortgagee, its successors or assigns, or Wilbur V. Wilson, its, his or their constituted attorney or agent, 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 8% to the party making 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, his personal representatives or assigns; and in case of a deficiency any unearned premiums on insurance may be collected by said mortgagee and applied to said deficiency.

WITNESS the hand and seal of said mortgagor the day and year first aforesaid.

Attest:

*William C. Dudley*

*Elisha Clay Huff* (SEAL)  
Elisha Clay Huff (SEAL)

STATE OF MARYLAND, ALLEGANY COUNTY, TO-WIT:

I HEREBY CERTIFY that on this 3<sup>rd</sup> day of February, 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for Allegany County, personally appeared Elisha Clay Huff and acknowledged the foregoing mortgage to be his act; and at the same time, before me, also personally appeared

George C. Cook, Cashier of The Commercial Savings Bank of Cumberland, Maryland, the 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 that he is the Cashier or agent of said Corporation and duly authorized by it to make this affidavit.



WITNESS my hand and Notarial Seal the day and year aforesaid.  
*William C. Dudley*  
Notary Public

FILED AND RECORDED FEBRUARY 16<sup>th</sup> 1953 at 11:50 A.M.

**This Mortgage.** Made this 13<sup>th</sup> day of  
February, in the year nineteen hundred and Fifty Three, by and between

Grace F. England, single, and Alma M. England, single,

of Allegany County, State of Maryland, of the first part, hereinafter called Mortgagors, and  
THE COMMERCIAL SAVINGS BANK OF CUMBERLAND, MARYLAND, a corporation duly  
incorporated under the laws of Maryland, of the second part, hereinafter called Mortgagee,  
Witnesseth:



Whereas, the said Mortgagors are justly and bona fide indebted unto the  
said Mortgagee 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 on or before  
five years after date with interest at the rate of 5% per annum, in monthly pay-  
ments on the principal and interest of not less than Fifty (\$50.00) Dollars, each  
monthly payment to be applied first to interest and then to reduction of principal,  
interest for the following month to be calculated on the principal as so reduced.

And whereas, this mortgage shall also secure as of the date hereof, future advances made  
at the Mortgagee's option, prior to the full payment of the mortgage debt, but not to exceed in the  
aggregate the sum of Five Hundred (\$500.00) Dollars, nor to be made in an amount which would  
make the mortgage debt exceed the original amount hereof, provided the full amount of any such  
advance is used for paying the cost of any repair, alterations or improvements to the mortgaged  
property, as provided by Chapter 923 of the Laws of Maryland passed at the January session in the  
year 1946 or any Amendments thereto.

Now therefore, in consideration of the premises, and in order to secure the prompt payment  
of the said indebtedness and any future advances as aforesaid, together with the interest thereon,  
the said Mortgagors do bargain, sell, give, grant, convey, release and confirm unto the said  
Mortgagee, its successors and assigns, the following property, to-wit: All those two lots or  
parcels of land lying on the South side of Potomac Street, in the City of Cumber-  
land, Allegany County, State of Maryland, known and designated as Lots Nos. 548  
and 549 on the plat of The Humbird Land and Improvement Company, and more par-  
ticularly described together in one parcel as follows:

Beginning on the South side of Potomac Street at the end  
of the first line of Lot No. 547, and running thence with said Street South 53½  
degrees East 60 feet; thence South 36½ degrees West 150 feet to an alley; and with

it, North  $53\frac{1}{2}$  degrees West 60 feet to the end of the second line of Lot No. 547; and with it reversed, North  $36\frac{1}{2}$  degrees East 150 feet to the beginning.

- Being the same property conveyed by Sarah B. England to the said Grace F. England and Alma M. England by deed dated October 6, 1942, and recorded in Liber No. 195, folio 624, one of the Land Records of Allegany County, Maryland. Reference to said deed and the plat aforementioned, which is recorded among said Land Records, is hereby made for a further description.

~~To have and to hold~~ the above described property unto the said Mortgagee, its successors or assigns, together with the buildings and improvements thereon, all fixtures and articles of personal property now or at any time hereafter attached to or used in any way in connection with the use, operation and occupation of the above described real estate, and the rights, roads, ways, waters, privileges, and appurtenances thereunto belonging or in anywise appertaining, in fee simple forever.

~~It is provided~~, that if the said Mortgagor, its, his, her, or their heirs, executors, administrators, successors, or assigns, do and shall pay or cause to be paid to the said Mortgagee, its successors or assigns, the aforesaid sum of -----Three Thousand (\$3,000.00)----- dollars and the interest thereon in the manner and at the times as afore set out, and such future advances with interest thereon, as may be made as hereinbefore provided, 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 may hold and possess the aforesaid property, upon paying, in the meantime, all taxes, assessments and public liens levied on said property and on the mortgage debt and interest hereby intended to be secured, and any lien, claim or charge against said premises which might take precedence over the lien of this mortgage; all which taxes, assessments, public liens, lien, claim, charge, mortgage debt and interest thereon, the said Mortgagor hereby covenant to pay when legally demandable; and it is covenanted and agreed that in the event the said Mortgagor shall not pay all of said taxes, assessments, public liens, liens, claims and charges as and when the same become due and payable the said Mortgagee 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 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 Mortgagee, its successors or assigns, or Wilbur V. Wilson, its, his or their duly constituted attorney or agent, are hereby authorized and empowered at any time thereafter, to sell at public sale 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, its, 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 terms shall be at the discretion of party making said sale, and the proceeds arising from such sale to apply—first: To the payment of all expenses incident to such sale, including taxes, insurance premiums and a commission of eight per cent. to the party selling or making said sale, and if the property be advertised for default and no sale be made, one-half of said commissions shall be allowed and paid as costs, by the mortgagor, its, his, her or their representatives, heirs or assigns; secondly, to the payment of all moneys owing under this mortgage, including such future advances as may be made as aforesaid, whether the same shall have then matured or not; and as to the balance, to pay it over to the said Mortgagor, its, his, her or their heirs or assigns.

And the said Mortgagors 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, against loss by fire with extended coverage, and if required, war damage to the extent available, 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 fire or other hazard, to inure 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.

And it is agreed that the powers, stipulations and covenants aforesaid are to extend to and bind the several heirs, executors, administrators, successors or assigns, of the respective parties thereto.

Witness, the hands and seals of said Mortgagors .

Attest:

*William C. Dudley*

*Grace F. England* (SEAL)  
Grace F. England  
*Alma M. England* (SEAL)  
Alma M. England

**State of Maryland, Allegany County, to-wit:**

I hereby Certify, that on this 13th day of February, in the year nineteen hundred and Fifty Three, before me, the subscriber, a Notary Public of the State of Maryland, in and for Allegany County, personally appeared

Grace F. England, single, and Alma M. England, single,

and acknowledged the foregoing mortgage to be their act and deed; and at the same time, before me, also personally appeared George C. Cook, Cashier of The Commercial Savings Bank of Cumberland, Maryland, a corporation, 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 George C. Cook did further, in like manner, make oath that he is the Cashier and agent or attorney for said corporation and duly authorized by it to make this affidavit.

In Witness whereof I have hereto set my hand and affixed my Notarial Seal the day and date above written.



*William C. Dudley*  
Notary Public

FILED AND RECORDED FEBRUARY 16<sup>th</sup> 1953 at 1:30 P.M.**This Mortgage**, Made this 13<sup>TH</sup> day of FEBRUARY in theyear Nineteen Hundred and ~~Forty~~ fifty-three by and betweenByron H. Kiser and Ann E. Kiser, 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 ofForty-nine Hundred & 00/100-----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-eight & 76/100-----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 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 fronting 40 feet on Buchanan Avenue near Narrows Park, in Allegany County, Maryland, known as Lot No. 39 in Narrows Park, First Addition, now called "Park Heights", said lot being described as follows:

BEGINNING on the Southwesterly side of Buchanan Avenue at the end of the first line of Lot No. 38, being also South 39 degrees East 81.9 feet from the intersection of said side of Buchanan Avenue with the Southeasterly side of First Street, and running then with Buchanan Avenue South 39 degrees East 40 feet; then South 51 degrees West 120 feet to a 15 foot alley; then with said alley North 39 degrees West 40 feet to Lot No. 38; then reversing the second line thereof North 51 degrees East 120 feet to the beginning.

Being the same property conveyed unto the parties of the first part by deed of James R. Saylor and Bertha V. Saylor, his wife, dated November 17, 1947, recorded in Liber 218, folio 152, Land Records of Allegany County, Maryland.

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 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 Forty-nine Hundred & 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 mortgagors, 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 mortgagors.

Attest:

*[Handwritten signature]*

*Byron H. Kiser* (SEAL)  
Byron H. Kiser

*Ann B. Kiser* (SEAL)  
Ann B. Kiser

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 13TH day of FEBRUARY  
in the year nineteen hundred and ~~two~~ fifty-three, before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared

Byron H. Kiser and Ann B. Kiser, his wife,

the said mortgagors 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. LORKE 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. Lorke*  
Notary Public

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 2:30 P.M.**This Mortgage,** Made this 16<sup>th</sup> day of

February in the year nineteen hundred and fifty-three, by and between

Mary Kathleen Chaney and Otis Chaney, her husband,  
of Allegany County, Maryland, of the first part, hereinafter sometimes called mortgagor, which  
expression shall include the plural as well as the singular, and the feminine as well as the masculine,  
as the context may require, and The Liberty Trust Company, a corporation duly incorporated under  
the laws of Maryland, and having its principal office in the City of Cumberland, Allegany County,  
Maryland, of the second part, hereinafter sometimes called mortgagee,

Witnesseth:

Whereas, the said

Mary Kathleen Chaney and Otis Chaney, her husband,

stand indebted unto the said The Liberty Trust Company in the just and full sum of  
~~Eight hundred and no/1000~~ <sup>One thousand</sup> ~~(800.00)~~ <sup>(1,000.00)</sup> ----- Dollars,  
payable to the order of the said The Liberty Trust Company, one year after date with interest from  
date at the rate of Six (6%) per centum per annum, payable quarterly as it accrues,  
at the office of The Liberty Trust Company in Cumberland, Maryland, on March 31, June 30,  
September 30, and December 31 of each year, the first pro-rata quarterly interest hereunder to be  
payable on March 31, 1953

NOW, THEREFORE, in consideration of the premises, and of the sum of One Dollar, and in  
order to secure the prompt payment of the said indebtedness at the maturity thereof, together with  
the interest thereon, the said

Mary Kathleen Chaney and Otis Chaney, her husband,  
does hereby bargain and sell, give, grant, convey, transfer, assign, release and confirm unto the  
said The Liberty Trust Company, its successors and assigns, the following property to-wit:

All that lot, piece or parcel of ground situated, lying and being  
in or near the Village of Cresaptown, in Allegany County, Maryland,  
and more particularly described as follows, to-wit:

BEGINNING for the same at an iron pipe stake standing at the end  
of a line drawn South 77 degrees 10 minutes East 109.4 feet from the  
Easterly side of an unnamed 18.35 foot alley, said point being also  
at the end of 427.75 feet on the first line of a parcel of ground con-  
veyed to Wressell O. Winter by Eliza F. Winter et vir, by deed dated  
July 6, 1917, and recorded in Deeds Liber No. 122, folio 318, among  
the Land Records of Allegany County, Maryland, and running thence  
North 12 degrees 45 minutes East 90.1 feet; thence South 77 degrees 15  
minutes East 50 feet; thence South 12 degrees 45 minutes West 90.2  
feet to a point on the first line of the aforementioned deed from Eliza  
F. Winter et vir to Wressell O. Winter; thence reversing part of said  
first line (as corrected) North 77 degrees 10 minutes West 50 feet to  
the point of beginning. (Vernier readings reduced to magnetic bearings  
as of December, 1937, and with horizontal measurements.)

It being the same property which was conveyed unto the said Mort-  
gagors by Wressell O. Winter et ux by deed dated March 15, 1941, and  
recorded in Liber 189, folio 613, of the Land Records of Allegany  
County.

TOGETHER with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances thereunto belonging or in any wise appertaining.

TO HAVE AND TO HOLD the said above described property unto the said mortgagee, its successors and assigns, in fee simple forever.

PROVIDED, that if the said mortgagor, his heirs, executors, administrators, or assigns, does and shall pay to the said mortgagee, its successors or assigns, the aforesaid sum of ~~Eight Hundred (\$800.00)~~ <sup>One thousand (\$1,000.00)</sup> ~~700.00~~ <sup>700.00</sup> - - Dollars, together with the interest thereon when and as the same becomes due and payable, and in the meantime does and shall perform all the covenants herein on his part to be performed, then this mortgage shall be void.

IT IS AGREED, that it shall be deemed a default under this mortgage if the said mortgagor shall, except by reason of death, cease to own, transfer or dispose of the within described property without the written consent of the mortgagee.

AND WHEREAS, this Mortgage shall also secure as of the date hereof, future advances made at the Mortgagee's option, prior to the full payment of the mortgage debt, but not to exceed in the aggregate the sum of Five Hundred (\$500.00) Dollars, nor to be made in an amount which would make the mortgage debt exceed the original amount hereof, provided the full amount of any such advance is used for paying the cost of any repair, alterations, or improvements to the mortgaged property, as provided by Chapter 923 of the Laws of Maryland passed at the January session in the year 1945 or any Amendments thereto.

AND IT IS FURTHER AGREED, that until default is made, and no longer, the mortgagor may retain possession of the mortgaged property, upon paying in the meantime, all taxes, assessments and public liens levied on said property, and on the mortgage debt and interest hereby intended to be secured, the said mortgagor hereby covenants to pay the said mortgage debt, the interest thereon, and all public charges and assessments when legally demandable; and it is further agreed that in case of default in said mortgage the rents and profits of said property are hereby assigned to the mortgagee as additional security, and the mortgagor also consents to the immediate appointment of a receiver for the property described herein.

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 The Liberty Trust Company, its successors and assigns, or George R. Hughes, its, his 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 time, place, manner and terms of sale, in some newspaper published in Cumberland, Maryland, which terms shall be cash on the day of sale or upon the ratification thereof by the court, and the proceeds arising from such sale to apply first: To the payment of all expenses incident to such sale, including taxes, and all premiums of insurance paid by the mortgagee, and a commission of eight per cent. to the party selling or making said sale, and in case 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; secondly, to the payment of all moneys owing under this mortgage, whether the same shall have been matured or not; and as to the balance, to pay it over to the said mortgagor, his heirs, personal representatives or assigns.

AND the said mortgagor does 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 ~~Eight Hundred (\$800.00)~~ <sup>One thousand (\$1,000.00)</sup> ~~700.00~~ <sup>700.00</sup> - - - - - Dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in the 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.

And it is agreed that the powers, stipulations and covenants aforesaid are to extend to and bind the several heirs, executors, administrators, successors or assigns, of the respective parties thereto.

WITNESS, the hand and seal of said mortgagor.

ATTEST:

Mary Kathleen Chaney (SEAL)  
Mary Kathleen Chaney

[Signature]

Otis Chaney (SEAL)  
Otis Chaney

STATE OF MARYLAND, ALLEGANY COUNTY, TO-WIT:

I hereby Certify, that on this 14th day of February in the year nineteen hundred and fifty-three before me, the subscriber, a Notary Public of the State of Maryland in and for the county aforesaid, personally appeared

Mary Kathleen Chaney and Otis Chaney, her husband,

and each acknowledged, the foregoing mortgage to be their act and deed; and at the same time, before me, also personally appeared Charles A. Piper, President of The Liberty Trust Company, 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 Charles A. Piper

did further, in like manner, make oath that he is the President, and agent or attorney for said corporation and duly authorized by it to make this affidavit.

In witness whereof I have hereto set my hand and affixed my notarial seal the day and year



[Signature]  
Notary Public

117  
Mtg  
Feb 20 1953

LIBER 285 PAGE 22

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 2:25 P.M.

MARYLAND

VA Form 4-4018 (Home Loan)  
April 1961. Use optional.  
Servicemans' Readjustment Act  
28 U. S. C. A. 84 (a). Ap-  
provable to FFD Mortgage Co.

### MORTGAGE

This MORTGAGE, made this 16<sup>th</sup> day of February, A. D. 19 53, by and between

James T. Stickley and Virginia M. Stickley, his wife,

of Cumberland, Allegany County, in the State of Maryland, hereinafter called the Mortgagor, and The Liberty Trust Company

a corporation organized and existing under the laws of the State of Maryland, hereinafter called the Mortgagee.

WHEREAS, the Mortgagor, ~~is~~ is justly indebted to the Mortgagee for a loan contemporaneous herewith, evidenced by a promissory note of even date herewith, in the principal sum of Six Thousand Five Hundred - - - - - Dollars (\$ 6,500.00 ), being part of the purchase money for the property hereinafter described, with interest from date at the rate of Four - - - - - per centum ( 4 % ) per annum 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 Fifty-Six and 91/100 - - - - - Dollars (\$ 56.91 ), commencing on the first day of April, 1953, 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 March, 19 65. 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), 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) 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 Southeast side of the McMullen Highway, about 3 1/2 miles Southwest of the Town of Cresap-town, in Allegany County, State of Maryland, and more particularly described as follows, to-wit:

BEGINNING for the same at an iron stake standing on the Southeast side of the McMullen Highway and 20 feet from the original center line thereof and also North 7 degrees and no minutes East, 50-7/10 feet from the North corner of the dwelling situated on the property herein described and running thence leaving the said McMullen Highway, South 44 degrees and 11 minutes East, 1563-6/10 feet to an iron stake standing on the Northwest edge of the B & O Railroad Right-of-Way, thence with the said Northwest edge of the Right-of-Way, South 47 degrees and 20 minutes West, 117-3/10 feet to a stake, thence leaving the said Right-of-Way, North 47 degrees and 10 minutes West, 1549-9/10 feet to an iron stake standing on the aforementioned Southeast side of the McMullen Highway, thence with the said Southeast side of the McMullen Highway and 20 feet from the original center line thereof, North 42 degrees and 50 minutes East, 197-5/10 feet to the beginning, containing 3-8/10 acres, more or less. Magnetic Bearings are as of June, 1942, and Measurements are Horizontal.

It being the same property which was conveyed unto the said Mortgagors by R. Heber Poland, et al, by deed dated the 7<sup>th</sup> day of February, 1953, and to be duly filed for record among the Land Records of Allegany County.

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.

\* Delete italicized words if Mortgagee is not a building and loan association.



If there is a default in any of the terms, conditions, or covenants of this mortgage, then the whole of the mortgage debt remaining unpaid, together with accrued interest thereon, shall, at the option of the Mortgagee, be deemed due and payable forthwith. AND the Mortgagor consents that a decree may be passed for the sale of said property (the sale to take place after a default under this mortgage shall have continued for Sixty (60) days) and the said Mortgagor hereby authorizes and directs the said Mortgagee, its successors or assigns, or **George R. Hughes**, its duly authorized attorney, after default shall have been made as aforesaid, in any of the conditions of this mortgage, to sell the hereby mortgaged premises, and any such sale whether under the above assent to a decree or under the above power of sale, shall be under the provisions of Article LXVI of the Public General Laws of Maryland, or under any other general or local law of the State of Maryland, relating thereto, or any supplement, amendment, or

addition thereto. Upon any sale of said property under this mortgage, whether under the above assent to a decree or under the above power of sale, the proceeds of sale shall be applied as follows, to-wit: first, to the payment of all expenses incident to said sale, including a counsel fee of **Fifty** Dollars for conducting the proceedings; and also a commission to the party making said sale equal to the commission allowed trustees for making sales of property under decree of a court of equity in Maryland; second, to the payment of all claims of the Mortgagee, its successors or assigns hereunder, whether or not the same shall have then matured; third, to the reimbursement of the Veterans Administration for any sums paid by it on account of the guaranty or insurance of the indebtedness secured hereby; and fourth, the balance, if any, to the said Mortgagors, their heirs, or personal representatives or assigns.

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 the term "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 Mortgagor(s) on the day and year first above written.

Witness:

*James M. Farley*

*James T. Stickley* [SEAL]  
James T. Stickley [SEAL]  
*Virginia M. Stickley* [SEAL]  
Virginia M. Stickley [SEAL]

STATE OF MARYLAND, ALLEGANY COUNTY, to wit:

I HEREBY CERTIFY, That on this **16<sup>th</sup>** day of **February**, 19**63**, before me, the subscriber, a Notary Public of the State of Maryland, in and for the **County** aforesaid, personally appeared **James T. Stickley and Virginia M. Stickley, 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. Farley*



FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 2:20 P.M.

**This Mortgage**, Made this 16<sup>th</sup> day of February  
in the year Nineteen Hundred and Fifty-three, by and between  
ENOCH F. PRICE and MELISSA W. PRICE, his wife,

of Frostburg, Allegany County, in the State of Maryland,  
parties of the first part, and FROSTBURG NATIONAL BANK, a national banking  
corporation duly incorporated under the laws of the United States of  
America, having its principal office in

of Frostburg, 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 said party of the second part, its successors and assigns,  
in the full sum of

TWENTY-ONE THOUSAND- - - - -00/100 (\$21,000.00) DOLLARS,

payable one year after date of these presents, together with interest  
thereon at the rate of six per centum (6%) per annum, payable quar-  
terly, as evidenced 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 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:



ALL those lots, pieces or parcels of ground lying and being in Allegany County, Maryland, situated in the Town of Frostburg, known and distinguished as lots Nos. 14, 15 and 16 of Block No. 9 of Frost Heirs' Addition to said Town of Frostburg, and more particularly described as follows:

BEGINNING for the same at an iron peg at the intersection of the west side of Water Street with the north side of Loo Street, and running thence with said side of Loo Street North thirty-nine degrees west One Hundred Ninety-two feet to an iron peg, thence North fifty-one degrees East One Hundred Sixty feet to an alley, and with said alley South thirty-nine degrees East One Hundred Ninety-two feet to Water Street, and with said street South fifty-one degrees West One Hundred sixty feet to the place of beginning.

IT being the same property which was conveyed to the parties of the first part by William S. Jenkins, Trustee, by deed dated February 23, 1937, and recorded among the Land Records of Allegany County, Maryland, in Liber No. 176, folio 718.

~~Together~~ with the buildings and improvements thereon, and the rights, roads, ways, waters, privileges and appurtenances therunto 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 foresaid sum of \_\_\_\_\_

TWENTY-ONE THOUSAND- - - - -00/100 (\$21,000.00) DOLLARS

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, ~~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 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 mortgagor, ~~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 ~~its successors~~ and acceptable to the mortgagee or ~~assigns~~, the improvements on the hereby mortgaged land to the amount of at least TWENTY-ONE THOUSAND--00/100 (\$21,000.00) 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, ~~its successors~~ ~~him~~ 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 both)

Richard W. Todd Enoch P. Price [SEAL]  
 ENOCH P. PRICE

Melissa W. Price [SEAL]  
 MELISSA W. PRICE

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 16<sup>th</sup> day of February  
 in the year nineteen hundred and fifty-three, before me, the subscriber  
 a Notary Public of the State of Maryland, in and for said County, personally appeared  
 ENOCH P. PRICE and MELISSA W. PRICE, 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 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  
 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.

Richard W. Todd  
Notary Public

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 10:30 A.M.

**This Mortgage,** Made this sixteenth day of February

in the year Nineteen Hundred and fifty three, by and between

Raymond F. Smith and Mary I. Smith, husband and wife

of Allegany County, in the State of Maryland

parties of the first part, and Aden Campbell and Madelyn Campbell, his wife,

of Mineral County, in the State of West Virginia

parties of the second part, WITNESSETH:

**Whereas,**

The said parties of the first part herein are now indebted unto the parties of the second part in the full and just sum of twenty-four hundred dollars for money lent, which loan is evidenced by the promissory note of the said parties of the first part, of even date herewith, payable on demand with interest to the order of the said parties of the second part at The Citizens National Bank of West-ernport, Maryland in the said sum of twenty four hundred dollars ( \$2400.00).

And Whereas, the said parties of the first part have agreed to execute this mortgage as security for said loan and have further agreed to pay in reduction of said note, until demand is made of the whole, at least the sum of thirty dollars per month, plus the interest thereon

**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 there- of, together with the interest thereon, the said parties of the first part

do now 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:

All that parcel of land containing about 0.37 of an acre, near to the town of Westernport, in Allegany County, Maryland, located on Stoney Run Road, as was conveyed unto the parties of the first part herein by Clyde V. Marsh and wife, by deed of June 20, 1951 and recorded on August 14, 1951 among the land records of Allegany County, Maryland, to which deed so recorded a reference is hereby made for a more particular and definite description of the property hereby mortgaged. The said property also being a part of the land conveyed unto the said Clyde V. Marsh et ux by Gilbert Murphy et ux, by deed of February 10, 1947 and recorded among the land records of said Allegany County in Liber No. 213 Folio 563. Excepting however, all the mineral underlying the aforesaid property as have been heretofore reserved unto others.

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

Provided, that if the said parties of the first part herein, their heirs, executors, administrators or assigns, do and shall pay to the said parties of the second part, their executor, administrator or assigns, the aforesaid sum of twenty four hundred dollar

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 parties of the first part, their heirs or assigns

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

herely 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 parties of the second part, their

heirs, executors, administrators and assigns, or MORACE T. WHITWORTH, 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 their heirs, representatives or assigns, the improvements on the hereby mortgaged land to the amount of at least twenty four 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, 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 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:

Harvey P. Whitworth

x Raymond F. Smith [SEAL]

x Mary L. Smith [SEAL]

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this sixteenth day of February  
in the year Nineteen Hundred and fifty three before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
Raymond F. Smith and Mary L. Smith, his wife  
and each acknowledged the foregoing mortgage to be their voluntary  
act and deed; and at the same time before me also personally appeared Allen Campbell, one  
of the aforesaid mortgagors, 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.

Norman D. Langford  
Notary Public.

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 10:40 A.M.  
PURCHASE MONEY

**This Mortgage**, Made this sixteenth day of February

in the year Nineteen Hundred and fifty three by and between

EDWARD P. O. GILLESPIE, single,

of Westernport, Allegany County, in the State of Maryland

party of the first part, and The Citizens National Bank of Westernport,

Maryland, a corporation, organized under the national banking laws of  
The United States of America

of Allegany County, in the State of Maryland

party of the second part, WITNESSETH:

**Whereas,**

The said party of the first part is indebted unto the party of the second part in the full and just sum of five thousand, and seventy five dollars ( \$5075.00 ) for money lent, which loan is for the purchase price of the herein mortgaged property, and is also evidenced by the promissory note of said party of the first part, of even date herewith, payable on demand with interest to the order of the said party of the second part in said sum of \$5075.00, at The Citizens National Bank of Westernport, Maryland, and whereas, it was agreed that this mortgage should be executed to secure said loan,

**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 party 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, the following property, to-wit:

That certain parcel of land situated on the South side of Maryland Avenue in the Town of Westernport, Allegany County, Maryland, improved by house No. 322 on said Avenue, fronting twenty-two feet on said Avenue and extending back, carrying the same width throughout a distance of one hundred feet to the North side of a ten foot alley. Being the same parcel of land which was conveyed unto the said Edward P. O. Gillespie by deed from The West Virginia Pulp and Paper Company, dated February 2, 1953, and which deed is to be recorded among the land records of Allegany County, Maryland at the same time as the recording of this purchase money mortgage and to which deed so recorded a reference is hereby made for a more definite and particular description of said land by course and distances.

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 PARTY OF THE FIRST PART, his  
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 five thousand and seventy  
five dollars ( \$5075.00)

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 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 party 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 party 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, its successors

~~#####~~ and assigns, or HORACE P. Whitworth, its  
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 party of the first part, 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 party 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 land to the amount of at least

Five thousand 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 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 hand and seal of said mortgagor

Attest:

*Richard Whitworth*

*Edward P. O. Gillespie*

Edward P. O. Gillespie.

\*\*\*\*\*SEAL\*\*\*\*\*

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this sixteenth day of February  
in the year Nineteen Hundred and fifty three....., before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
Edward P. O. Gillespie, single-----  
and did \_\_\_\_\_ acknowledged the foregoing mortgage to be his voluntary-----  
act and deed; and at the same time before me also personally appeared Horace P. Whitworth,  
Vice-President of The Citizens National Bank of Westport, Maryland  
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 that he is the vice-president  
of said bank duly authorized to make this affidavit.

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

*Richard Whitworth*

Notary Public



FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 10:40 A.M.  
PURCHASE MONEY

**This Mortgage**, Made this 16TH day of FEBRUARY in the  
year Nineteen Hundred and ~~thirty~~ fifty-three by and between  
Robert W. Reed and Mary K. Reed, his wife,

of Allegany County, in the State of Maryland,  
part 1st 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  
Ninety-nine Hundred Fifteen & 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 Sixty & 08/100 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 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 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 follow-  
ing described property, to-wit:

All that lot or parcel of ground situated on the Easterly side of  
Louisiana Avenue in the City of Cumberland, Allegany County, Maryland,  
known and designated as part of original Lot No. 1 in Block No. 15 in  
Cumberland Heights Addition, and a small adjoining part of Lot No. 2  
in Block No. 15 in said Addition, described as one parcel as follows:

BEGINNING for the same at a point on the Easterly side of  
Louisiana Avenue at the end of a line drawn North 22 degrees 9 minutes  
West 10.3 feet from the intersection formed by the Easterly side of  
said Louisiana Avenue with the Northerly side of Hill Top Drive and  
running then with the Easterly side of Louisiana Avenue North 22 degrees  
9 minutes West 24.7 feet; then North 66 degrees 7 minutes East 110.05  
feet to the Southerly side of Williams Street; then with it as now  
located South 22 degrees 9 minutes East 35.03 feet to the Northerly  
side of Hill Top Drive, then with it South 66 degrees 7 minutes West  
99.7 feet to a point distant North 67 degrees 7 minutes East 10.3 feet  
from the aforesaid intersection formed by the Northerly side of Hill  
Top Drive with the Easterly side of Louisiana Avenue, then by a curve  
to the right of a radius of 10 feet (tangent to which bears South 66  
degrees 7 minutes West at the beginning thereof) 16.01 feet to the  
beginning.

Being the same property which was conveyed unto the parties of the first part by deed of Berlin J. Day and Katherine E. Day, his wife, of even date, which is intended to be recorded among the Land Records of Allegany County, Maryland, simultaneously with the recording of these presents.

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 covenants 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, 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 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, 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 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 Ninety-nine Hundred Fifteen & 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.

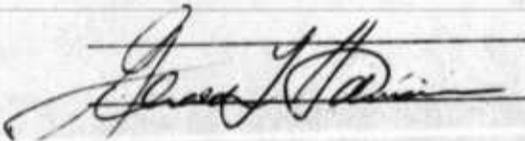
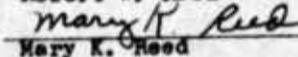
And the said mortgagor, as additional security for the payment of the indebtedness hereby secured, do hereby set over, transfer and assign to the mortgagee, its successors and assigns, all rents, issues and profits accruing or falling due from said premises after default under the terms of this mortgage, 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 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 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:

 \_\_\_\_\_  
 (SEAL)  
 Robert W. Reed  
 (SEAL)  
 Mary K. Reed

**State of Maryland,**  
**Allegany County, to-wit:**

**I hereby certify,** That on this 16TH day of FEBRUARY

in the year nineteen hundred and ~~two~~ fifty-three, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

Robert W. Reed and Mary K. Reed, his wife,

the said mortgagors 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.  
 \_\_\_\_\_  
 Notary Public

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 8:30 A.M.**This Chattel Mortgage,** Made this 13th day of February1953, by and between Robert E. Snyder, of Allegany County, 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 \$ 273.32, payable in 18 successive monthly installments of \$ 15.19 each, beginning one month after the date hereof as is evidenced by his promissory note of even date herewith.

**Now, therefore**, in consideration of the premises and of the sum of \$1.00, the said Mortgagor do hereby bargain and sell unto the said Mortgagee, its successors and assigns, the following property, to-wit:

1949 Chevrolet Tudor Sedan

Motor #GA N 32334

Serial 14 GJA 1389

**Provided**, If the said Mortgagor shall pay unto the said Mortgagee the aforesaid sum of \$ 273.32, 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 do hereby covenant and agree, pending this Mortgage, as follows: That said motor vehicle shall be kept in a garage in Cumberland Maryland, except when actually being used by said Mortgagor, and that the place of storage shall not be changed without the written consent of said Mortgagee; to keep said motor vehicle in good repair and condition; to pay all taxes, assessments and public liens legally levied on said motor vehicle, when legally demandable; to pay said mortgage debt as agreed; to have said motor vehicle insured and pay the premiums, therefore, in some reliable company against fire, theft and collision, 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 motor vehicle, 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 day's 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 8% to the party making 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, his personal representatives or assigns, and in case of a deficiency any unearned premiums or insurance may be collected by said Mortgagee and applied to said deficiency.

**Witness**, the hand and seal of said Mortgagor the day and year first above written.

Witness:


 (SEAL)  
Mortgagee  
Robert E. Snyder

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 13th day of February

in the year nineteen hundred and fifty-three, before me, the  
subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

Robert E. Snyder

and he acknowledged the foregoing mortgage to be his act and  
deed; and at the same time before me also personally appeared John L. Conway, Cashier  
Cumberland Savings 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.

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



Marcus A. Kiehl  
Notary Public

*[Handwritten notes in cursive script, mostly illegible due to fading and bleed-through.]*

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 2:30 P.M. and Address

CENTRAL MORTGAGE

Loan No. 222  
 Final Due Date February 14, 1953  
 Amount of Loan \$ 250.00  
 Mortgagee: PERSONAL FINANCE COMPANY OF CUMBERLAND  
 Room 200, Liberty Trust Co. Building, Cumberland, Md.  
 Date of Mortgage February 13, 1953

WALTER E. & VIRGIL E. WILLARD  
1225 Huntington Ave.  
Cumberland, Md.

The following have been deducted from said amount of loan:	
Pre Interest at the rate of one-half (1/2) per cent per month for the amount of months 0000	..... \$0.00
Service charges	..... \$0.00
Recording fee	..... \$0.00
Pre-.....	..... \$0.00
<b>Total Cash Available</b>	<b>..... \$250.00</b>

*[The borrower has acknowledged by the mortgagee.]*

This closed mortgage made between the mortgagee and the Mortgagee WITNESSETH, that for and in consideration for a loan in the amount of last stated above made by Mortgagee to mortgagee which loan is repayable in 24 consecutive monthly installments of \$ 10.42 each, said installments being payable on the 15th day of each month from the date hereof, mortgagee does hereby bargain and sell unto Mortgagee the personal property described below in a schedule marked "A" which is hereby made a part hereof by this reference.

TO HAVE AND TO HOLD, the same unto Mortgagee, its successors and assigns forever.

PROVIDED, HOWEVER, That if mortgagee shall pay or cause to be paid to Mortgagee, its successors and assigns the said loan according to its terms as aforesaid and as evidenced by a certain promissory note of even date herewith, then these provisions shall be void. The note evidencing said loan provides that the amount thereof or any part thereof may be paid in advance at any time and also provides that said note is not fully paid on the final due date thereof, the unpaid balance thereof shall bear interest at the rate of 4% per annum from said final due date until paid.

Mortgagee 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 hereon, 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 installment or any part thereof, as provided in said note, then the entire unpaid balance 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 mortgagee and sell same for cash or on credit at public or private sale, with or without notice to mortgagee.

The remedy herein provided shall be in addition to, and not in limitation of, any other right or remedy which Mortgagee may have.

Whatever the amount or amounts or proceeds the stipular shall be taken in the place and the place shall be taken in the stipular. Any amount taken in the stipular shall be deemed to be taken in the place.

IN TESTIMONY WHEREOF, witness the hand(s) and seal(s) of said mortgagee(s)

Witness *[Signature]* *Viola M. Willard* (SEAL)  
 Witness *Edith M. Trigg* *Ruth K. Willard* (SEAL)

SCHEDULE "A"

A certain motor vehicle, complete with all attachments and equipment, now located at the address of the Mortgagee indicated above, to wit:

MAKE \_\_\_\_\_ MOTOR NO. \_\_\_\_\_ SERIAL NO. \_\_\_\_\_ BODY STYLE \_\_\_\_\_ MODEL YEAR \_\_\_\_\_ OTHER IDENTIFICATION \_\_\_\_\_

Certain chattels, including all household goods, now located at the address of the Mortgagee indicated above, to wit:

LIVING ROOM		DINING ROOM		KITCHEN		BED ROOMS	
No.	Description	No.	Description	No.	Description	No.	Description
	Bookcase	1	Buffet	1	Chair	1	Bed
	Chair	6	Chairs		Deep Freezer		Bed
	Chair		China Cabinet		Electric Ironer		Bed
	Chair		Serving Table		Radio		Chair
3	Living Room Suite Red	1	Table	1	Refrigerator Coldspot	1	Chair Vanity
1	Piano Upright		Rug	1	Sewing Machine Singer		Chest of Drawers
1	Radio Zenith Comb.	1	Table Model Furniture	1	Stove Frigidaire El.		Chiffonier
	Record Player		Radio	1	Table White		Dresser
1	Rugs 9x12 Axm.	1	Record Table	1	Vacuum Cleaner Singer	1	Dressing Table Wd.
1	Table Coffee			1	Washing Machine Blackstone		
	Television			1	K. Cab.		
	Secretary			1	ABC Mangle		
2	End Tables			1	Cabinet Sink		
1	Record Player						

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 to be acquired by Mortgagee or either of them, and kept or used in or about the said premises or commingled with or substituted for any property herein mentioned, said property now being and remaining in the Mortgagee's possession.

STATE OF MARYLAND, CITY OF Allegany, COUNTY OF \_\_\_\_\_, TO WIT:

I HEREBY CERTIFY that on this 16th day of February, 1953, before me, the subscriber,

a NOTARY PUBLIC of the State of Maryland, in and for the City of Allegany, personally appeared \_\_\_\_\_

Ralph K. & Viola M. Willard, His Wife,

the mortgagee(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 Daniel J. Dopko 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

*Edith M. Trigg*  
 Edith M. Trigg Notary Public.



*[Handwritten notes at the bottom of the page, partially illegible]*

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 12th day of February

in the year nineteen hundred and fifty-three, before me, the  
subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

Robert E. Snyder

and he acknowledged the foregoing mortgage to be his act and  
deed; and at the same time before me also personally appeared John L. Conway, Cashier  
Cumberland Savings 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.

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

*Marcus A. Naughton*  
Notary Public



*Cumberland, Maryland, July 7th 1953*  
*For value received the Cumberland Savings Bank of*  
*Cumberland, Md. hereby releases the within and foregoing mortgage*  
*and witness whereof the Cumberland Savings Bank of Cumberland, Md.*  
*has caused these presents to be signed by its Vice President and its*  
*Corporate seal hereto affixed attested by the signature of its Cashier*  
*this 7th day of July, 1953.*  
*(Corporate Seal)*  
*attest: John L. Conway*  
*Cashier 7-7-53*  
*Cumberland Savings Bank, Cumberland, Maryland.*  
*By: Marcus A. Naughton*  
*Vice President*

Compared and Mailed *Remedy*  
To *Mtgs City*  
*Feb 2, 1953*

FILED AND RECORDED FEBRUARY 17th 1953 at 8:10 A.M. 16th

CHATTEL MORTGAGE

Loan No. 2185  
Final Due Date October 16, 1953  
Amount of Loan \$ 668.00  
Mortgagee: PERSONAL FINANCE COMPANY OF CUMBERLAND  
Room 200, Liberty Trust Co. Building, Cumberland, Md.  
Date of Mortgage February 16, 1953

RALPH K. & VIOLA M. WILLARD  
1215 Lexington Ave.  
Cumberland, Md.

The following have been deducted from said amount of loan: <b>FB Bal. 244.69</b>	
For interest at the rate of one-half (1/2%) per cent per month for the number of months such interest for	<b>68.00</b>
Service charges	<b>20.00</b>
Recording fee	<b>2.55</b>
For	<b>152.76</b>
<b>Total Cash Rec'd.</b>	<b>668.00</b>

It hereby acknowledged by the mortgagor.

This chattel mortgage made between the mortgagee and the Mortgagee WITNESSETH; that for and in consideration for a loan in the amount of loan stated above made by Mortgagee to mortgagor which loan is repayable in 20 successive monthly installments of \$ 34.40 /100 each, said installments being payable on the 16th day of each month from the date hereof, mortgagor does hereby bargain and sell unto Mortgagee the personal property described below in a schedule marked "A" which is hereby made a part hereof by this reference.

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 loan according to its terms as aforesaid and as evidenced by a certain promissory note of even date herewith, then these presents shall be void. The note evidencing said loan provides that the amount thereof or any part thereof may be paid in advance at any time and also provides that if said note is not fully paid on the final due date thereof, the unpaid balance thereof shall bear interest at the rate of 6% per annum from said final due date, until paid.

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 installment or any part thereof, as provided in said note, then the entire unpaid balance 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 and sell same for cash or on credit at public or private sale, with or without notice to mortgagor.

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: Edith M. Twigg (SEAL) Viola M. Willard (SEAL)  
 Witness: Edith M. Twigg (SEAL) Ralph K. Willard (SEAL)

SCHEDULE "A"

A certain motor vehicle, complete with all attachments and equipment, now located at the address of the Mortgagors indicated above, to wit:

MAKE \_\_\_\_\_ MOTOR NO. \_\_\_\_\_ SERIAL NO. \_\_\_\_\_ BODY STYLE \_\_\_\_\_ MODEL YEAR \_\_\_\_\_ OTHER IDENTIFICATION \_\_\_\_\_

Certain chattels, including all household goods, now located at the address of the Mortgagors indicated above, to wit:

LIVING ROOM		DINING ROOM		KITCHEN		BED ROOMS	
No.	Description	No.	Description	No.	Description	No.	Description
	Bookcase	1	Buffet Wal.	1	Chairs White	1	Bed Wal.
	Chair	6	Chairs Wal.		Deep Freezer		Bed
	Chair		China Closet		Electric Ironer		Bed
	Chair		Serving Table		Radio		Chair
3	Living Room Suite Red	1	Table Wal.	1	Refrigerator Coldspot	1	Chair Vanity
1	Piano Upright		Rug	1	Sewing Machine Singer		Chest of Drawers
1	Radio Zenith Comb.	1	Table Model Zenith	1	Stove Frigidaire El.		Chiffonier
	Record Player		Radio	1	Table White		Dresser
1	Rugs 9x12 Axm.	1	Record Table	1	Vacuum Cleaner Singer	1	Dressing Table Wal.
1	Table Coffee			1	Washing Machine Blackstone		
	Television			1	K. Cab.		
	Secretary			1	ABC Mangle		
2	End Tables			1	Cabinet Sink		
1	Record Player						

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 to be acquired by Mortgagors or either of them, and kept or used in or about the said premises or commingled with or substituted for any property herein mentioned, said property now being and remaining in the Mortgagors' possession.

STATE OF MARYLAND, CITY OF Allegany, COUNTY OF Allegany, TO WIT:

I HEREBY CERTIFY that on this 16th day of February, 1953, before me, the subscriber,

a NOTARY PUBLIC of the State of Maryland, in and for the City aforesaid, personally appeared

Ralph K. & Viola M. Willard, His Wife, 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 Daniel J. Dopko Agent for the within named Mortgagor, 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 Mortgagors and duly authorized by said Mortgagors to make this affidavit.

WITNESS my hand and Notarial Seal

Edith M. Twigg  
 Edith M. Twigg Notary Public.



For value received Personal Finance Company of Cumberland, hereby receive the herein mentioned Chattel Mortgage, this 15th day of March, 1953.  
 (Corporate Seal)  
 Witness: Ralph S. Nebner Daniel J. Dopko  
 Personal Finance Company of Cumberland.  
 3-11-53

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 8:30 A.M.  
**CHATTEL MORTGAGE** Mortgages' Name and Address

Loan No. 177  
 Final Due Date October 13, 1954  
 Amount of Loan \$ 600.00  
 Mortgagee: **PERSONAL FINANCE COMPANY OF CUMBERLAND**  
 Room 200, Liberty Trust Co. Building, Cumberland, Md.  
 Date of Mortgage February 13, 1953

**EDNA R. & ROBERT A. MCKENZIE**  
Route #5, Box 88, Fargo,  
Cumberland, Md.



The following have been deducted from said amount of loan:	
For interest at the rate of one-half (1/2%) per month per month for the sum of months 2-13-53	\$ 40.00
Service charges	\$ 20.00
Recording fees	\$ 2.55
For <u>FILED INS.</u>	\$ 10.00
<b>ISSUES</b>	\$ 57.15
is hereby acknowledged by the mortgagor.	
<b>Total Cash Received</b>	<b>600.00</b>

This chattel mortgage made between the mortgagor and the Mortgagee WITNESSETH; that for and in consideration for a loan in the amount of loan stated above made by Mortgagee to mortgagor which loan is repayable in 20 successive monthly instalments of \$ 30.00 /100 each, said instalments being payable on the 15th day of each month from the date hereof, mortgagor does hereby bargain and sell unto Mortgagee the personal property described below in a schedule marked "A" which is hereby made a part hereof by this reference.

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 loan according to its terms as aforesaid and as evidenced by a certain promissory note of even date herewith, then these presents shall be void. The note evidencing said loan provides that the amount thereof or any part thereof may be paid in advance at any time and also provides that if said note is not fully paid on the final due date thereof, the unpaid balance thereof shall bear interest at the rate of 6% per annum from said final due date, until paid.

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 or any part thereof, as provided in said note, then the entire unpaid balance 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 and sell same for cash or on credit at public or private sale, with or without notice to mortgagor.

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: Edna R. McKenzie (REAL)  
 Witness: Robert A. McKenzie (REAL)  
 Witness: Earl M. Lugg

**SCHEDULE "A"**

Certain chattels, including all household goods, now located at the address of the Mortgages indicated above, to wit:

LIVING ROOM		DINING ROOM		KITCHEN		BED ROOMS	
No.	Description	No.	Description	No.	Description	No.	Description
	Bookcase		Buffet	1	Chairs Oak	1	Bed Wal.
1	Chair Lounge		Chairs		Deep Freezer	1	Bed Metal
	Chair		China Closet		Electric Ironer		Bed
	Chair		Serving Table		Radio		Chair
3-4	Living Room Suite <u>Wine &amp; Blue</u>		Table	1	Refrigerator <u>Frigidaire</u>	1	<u>Some Oak Dresser</u>
	Piano		Rug	1	Sewing Machine <u>White</u>		Chest of Drawers
1	Radio <u>ORuno</u>			1	Stove <u>GAS</u>	1	Chiffonier <u>Wal.</u>
	Record Player			1	Table <u>Oak</u>	1	Dresser <u>Wal.</u>
1	Rugs <u>YALZ AGS.</u>			1	Vacuum Cleaner <u>Kenmore</u>	1	Dressing Table <u>Wal.</u>
1	Table <u>Marble Top</u>			1	Washing Machine <u>Kenmore</u>	1	<u>Nite Stand</u>
	Television						
	Secretary						

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 to be acquired by Mortgages or either of them, and kept or used in or about the said premises or commingled with or substituted for any property herein mentioned, said property now being and remaining in the Mortgages' possession.

STATE OF MARYLAND, CITY OF Allagany, COUNTY OF Allagany, TO WIT:  
 I HEREBY CERTIFY that on this 13th day of February, 1953, before me, the subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City of Allagany, personally appeared EDNA R. MCKENZIE & ROBERT A. MCKENZIE, her husband, the mortgagee(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 Daniel J. Dopke 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

Earl M. Lugg  
 Notary Public.



FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 8:30 A.M.**Deed of Trust**

THIS DEED OF TRUST, made the 13th day of February, in the year 1953, by and between JAMES W. THOMAS, of WESTERNPORT, County of ALLEGANY and State of MARYLAND, party of the first part, and W. R. GINGERICH Trustee, party of the second part.

WITNESSETH, that for and in consideration of securing the payment of the indebtedness hereinafter mentioned and described, the party of the first part does hereby grant, sell and convey unto the said Trustee W. R. GINGERICH, the following:

ONE McCulloch POWER, OR CHAIN SAW,  
Model 3-25, 18" Serial No. 97060

But this conveyance is in trust nevertheless to secure the payment of a note, bearing even date herewith, in and for the sum of two hundred twenty-two & no/100 DOLLARS, payable on the date or as hereinafter set forth, which note is executed by JAMES W. THOMAS, the said party of the first part, to GARDNER HARDWARE, KEYSER, WEST VIRGINIA.

The said party of the first part hereby agrees to make payment of the above mentioned note on or before the \_\_\_\_\_ day of \_\_\_\_\_, 1953.

The said party of the first part hereby agrees to make payment of the above mentioned note in eight consecutive monthly installments of \$ 28.00 each, the first of which is due on the 15th day of March, 1953, and one on or before the same day of each succeeding month until the full amount of the note has been paid, but the \_\_\_\_\_ and final payment shall be \$ 26.00.

The said party of the first part hereby expressly agrees that he will exercise the best of care with the above mentioned and described saw, and that he will not sell, dispose of, or remove said saw from the above mentioned County during such time as any part of the note hereunder secured remains unpaid.

It is further understood and agreed between the parties hereto that the said Gardner Hardware may call said note, or any remaining part thereof unpaid, for payment at any time. And it is further agreed between the parties hereto that in event the said first party should fail to make payments on the note hereinbefore mentioned and described in the manner and form herein set forth, or should fail to pay the remaining balance on said note at any time that he may be called upon by the Gardner Hardware to do so, that all payments made thereon up to the date of the call for payment of said note shall be applied on said note as rental for the above described saw, and that the said Gardner Hardware may take immediate possession of the said saw, without having said saw sold by the said Trustee.

It is further agreed by the parties hereto that failure on the part of the said party of the first part to abide by and carry out any and all stipulations and provisions herein contained on his part to be performed, then this DEED OF TRUST may be executed and carried into effect and the saw herein mentioned and described either repossessed by the said Gardner Hardware or sold by said Trustee, as the said Gardner Hardware may direct.

And, should the sale of said saw become necessary, the Trustee may sell at Public Auction, at the front door of the Court House, for cash to the highest bidder, after publication of notice for ten days in some paper published in the aforesaid County, and out of the proceeds of sale, the costs and expense of the same, including legal commission for the said Trustee, shall first be paid; second, the unpaid or remaining balance due on said note shall be paid, and the remainder, if any, shall be paid to the party of the first part.

At this, the time and execution and delivery of this Deed of Trust, the said Gardner Hardware is the beneficial owner of the debt hereby secured, and its business is located on North Main Street, in KEYSER, Mineral County, West Virginia.

Witness the following signature and seal the day and year first above written.

JAMES W. THOMAS (SEAL)  
JAMES W. THOMAS, 120 McKinley St., Westernport, Md.

STATE OF WEST VIRGINIA

County of Mineral, To-WIT:

I, W. D. GINGERICH, a Notary Public in and for the County and State aforesaid, do hereby certify that JAMES W. THOMAS whose name is signed to the writing above, bearing date the 13th day of FEBRUARY, 1953, has this day acknowledged the same before me in my said County and State aforesaid.

Given under my hand and seal this the 13th of FEBRUARY, 1953.

My commission expires  
December 5th, 1961

W. D. GINGERICH Notary Public

*Handwritten notes:*  
Lester, B. ...  
M. ...  
26-20

LIBER 285 PAGE 42

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 3:30 A.M.

### Deed of Trust

THIS DEED OF TRUST, made the 14th day of February, in the year 1953, by and between RALPH D. KISER of FROSTBURG, County of ALLEGANY and State of MARYLAND, party of the first part, and W. R. GINGERICH Trustee, party of the second part.

WITNESSETH, that for and in consideration of securing the payment of the indebtedness hereinafter mentioned and described, the party of the first part does hereby grant, sell and convey unto the said Trustee W. R. GINGERICH, the following:

ONE McCULLOCH POWER, OR CHAIN SAW.  
Model 3-25, 18" Serial No. 93999

But this conveyance is in trust nevertheless to secure the payment of a note, bearing even date herewith, in and for the sum of Two hundred twenty-two & no/100 DOLLARS, payable on the date or as hereinafter set forth, which note is executed by RALPH D. KISER, the said party of the first part, to GARDNER HARDWARE, KEYSER, WEST VIRGINIA.

The said party of the first part hereby agrees to make payment of the above mentioned note on or before the \_\_\_\_\_ day of \_\_\_\_\_, 1953.

The said party of the first part hereby agrees to make payment of the above mentioned note in eight consecutive monthly installments of \$ 28.00 each, the first of which is due on the 15th day of MARCH, 1953, and one on or before the same day of each succeeding month until the full amount of the note has been paid, but the eighth and final payment shall be \$ 26.00.

The said party of the first part hereby expressly agrees that he will exercise the best of care with the above mentioned and described saw, and that he will not sell, dispose of, or remove said saw from the above mentioned County during such time as any part of the note hereunder secured remains unpaid.

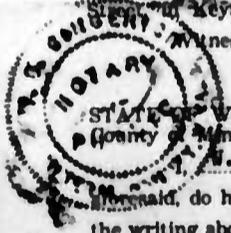
It is further understood and agreed between the parties hereto that the said Gardner Hardware may call said note, or any remaining part thereof unpaid, for payment at any time. And it is further agreed between the parties hereto that in event the said first party should fail to make payments on the note hereinbefore mentioned and described in the manner and form herein set forth, or should fail to pay the remaining balance on said note at any time that he may be called upon by the Gardner Hardware to do so, that all payments made thereon up to the date of the call for payment of said note shall be applied on said note as rental for the above described saw, and that the said Gardner Hardware may take immediate possession of the said saw, without having said saw sold by the said Trustee.

It is further agreed by the parties hereto that failure on the part of the said party of the first part to abide by and carry out any and all stipulations and provisions herein contained on his part to be performed, then this DEED OF TRUST may be executed and carried into effect and the saw herein mentioned and described either repossessed by the said Gardner Hardware or sold by said Trustee, as the said Gardner Hardware may direct.

And, should the sale of said saw become necessary, the Trustee may sell at Public Auction, at the front door of the Court House, for cash to the highest bidder, after publication of notice for ten days in some paper published in the aforesaid County, and out of the proceeds of sale, the costs and expense of the same, including legal commission for the said Trustee, shall first be paid; second, the unpaid or remaining balance due on said note shall be paid, and the remainder, if any, shall be paid to the party of the first part.

At this, the time and execution and delivery of this Deed of Trust, the said Gardner Hardware is the beneficial owner of the debt hereby secured, and its business is located on North Main Street in Keyser, Mineral County, West Virginia.

Witness the following signature and seal this 14th day and year first above written.



Ralph D. Kiser (SEAL)  
RALPH D. KISER, P.O. Box 28, FROSTBURG, MD.,  
Phone 21-R

W. R. GINGERICH, a Notary Public in and for the County and State of WEST VIRGINIA, County of Mineral, To-Wit:  
W. R. GINGERICH do hereby certify that RALPH D. KISER whose name is signed to the writing above, bearing date the 14th day of February, 1953, has this day acknowledged the same before me in my said County and State aforesaid.

Given under my hand and seal this the 14th of February, 1953.

My commission expires December 5th, 1961.

W. R. GINGERICH  
W. R. GINGERICH - Notary Public

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 8:30 A.M.

*Purchase Money*  
**This Chattel Mortgage**, Made this 16<sup>th</sup> day of February,  
 1953, by and between

James W. Turner

Cresaptown of Allegheny County,

Maryland, part 7 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 Thirtie Hundred & Two  <sup>$\times 16/100$</sup>  Dollars  
 (\$ 1302<sup>16</sup> ), which is payable with interest at the rate of 5% per annum in  
24 monthly installments of Fifty four  <sup>$\times 34/100$</sup>  Dollars  
 (\$ 54<sup>34</sup> ) payable on the 16 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 Cresaptown  
Allegheny County, Maryland :  
1953 Chevrolet - 210 Model - 4 Dr Sedan  
Motor # I A A 162456  
Serial # D53 NO 11798

**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 Mort-  
 gagee, 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 fol-  
 lowing, 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:

H. Chandie (SEAL) Jacob W. Turner (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 16 day of February 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

Jacob W. Turner  
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. Chandie, 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 H. Chandie in like manner made oath that he is the Agent of said Mortgagee and duly authorized to make



Witness my hand and Notarial Seal.

H. A. Helms  
Notary Public

My Commission expires May 4, 1953

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 8:30 A.M.

*Purchase Money*  
 This Chattel Mortgage, Made this 16<sup>th</sup> day of February,  
 19 53, by and between

Francis A. Gray

Cumberland of Alleghany County,  
 Maryland, part 7 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 Two Hundred & Eighty <sup>00/100</sup> Dollars  
 (\$ 280.<sup>00</sup> ), which is payable with interest at the rate of 6% per annum in  
12 monthly installments of Twenty three <sup>00/100</sup> Dollars  
 (\$ 23.<sup>00</sup> ) payable on the 16 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  
1953. Helicopters, TV Set, and  
Table Round Player  
Serial # 536069

Do have and is 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 Mort-  
 gagee, 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 fol-  
 lowing, 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 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:

R. Chandie \_\_\_\_\_ (SEAL)

Francis L. Gray \_\_\_\_\_ (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 16<sup>th</sup> day of February, 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

Francis L. Gray \_\_\_\_\_

the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be Lea act and deed, and at the same time before me also appeared R. Chandie Cashier 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 therein set forth; and the said R. Chandie in like manner made oath that he is the Agent of said Mortgagee and duly authorized to make



WITNESS my hand and Notarial Seal.

R. Chandie  
Notary Public

My Commission expires May 4, 1953

FILED AND RECORDED FEBRUARY 17<sup>th</sup> 1953 at 9:30 A.M.

*Purchase Money*  
**This Chattel Mortgage**, Made this 16<sup>th</sup> day of February,  
 1953, by and between

Genard B. Shade

Cumberland of Alleghany County,

Maryland, part 1 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-eight <sup>80/100</sup> Dollars (\$ 828<sup>69</sup> ), which is payable with interest at the rate of 6% per annum in 18 monthly installments of Forty-six <sup>04/100</sup> Dollars (\$ 46<sup>04</sup> ) payable on the 16<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 Alleghany County, Maryland  
1951 - Studebaker + Dr. Sedan  
Serial # 8226198

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: Gerald B. Schade (SEAL)  
H. Candia (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 16<sup>th</sup> day of February 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

Gerald B. Schade

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. Candia, Cashier 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. Candia in like manner made oath that he is the Agent of said Mortgagee and duly authorized to make



WITNESS my hand and Notarial Seal.

H. Candia  
Notary Public

My Commission expires May 4, 1958

FILED AND RECORDED FEBRUARY 18<sup>th</sup> 1953 at 8:30 A.M.

*Purchase Money*  
 This Chattel Mortgage, Made this 17<sup>th</sup> day of February  
 1953, by and between

George A. Bach  
 & Frances I. Bach  
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 \_\_\_\_\_  
Three Hundred & fifty two & 35/100 Dollars  
 (\$ 352.35 ), which is payable with interest at the rate of 6% per annum in  
15 monthly installments of Twenty three & 49/100 Dollars  
 (\$ 23.49 ) payable on the 17 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:  
1953 - Motorola TV Set and Table  
Model T4 - 21"  
Serial # 335839

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 Mort-  
 gagee, 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 fol-

lowing, 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 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 ies of the first part.

Attest as to all:

Albert J. Sell  
State of Maryland.

Mr. George A. Boch (SEAL)  
Mrs. Frances J. Boch (SEAL)

Alleghany County, to-wit:

I hereby certify, That on this 17<sup>th</sup> day of February 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

George A. and Frances J. Boch

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 H. C. Andrie 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, and the said H. C. Andrie 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. Hebrich  
Notary Public

My Commission expires May 4, 1953

FILED AND RECORDED FEBRUARY 18<sup>th</sup> 1953 at 9:05 A.M.**This Mortgage**, Made this 17<sup>th</sup> day of February,in the year Nineteen Hundred and Fifty -three, by and betweenWilliam R. Yost and Mamie L. Yost, his wife,of Allegany County, in the State of Maryland

parties of the first part, hereinafter called mortgagors, and Home Building and Loan Association, Incorporated, a corporation incorporated under the laws of the State of Maryland, of Allegany County, in the State of 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

NINETEEN HUNDRED AND TWENTY-SEVEN Dollars, which said sum the mortgagors agree to repay in installments with interest thereon from the date hereof, at the rate of six per cent. (6%) per annum, in the manner following:

By the payments of THIRTY 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 payments may be applied by the mortgagee in the following order: (1) to the payment of interest; and (2) to 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 parcels of ground situated in the City of Cumberland, Allegany County and State of Maryland, which are particularly described as follows:

PARCEL NO. 1: All that lot or parcel of ground being part of the rear of Lot No. 279 in the Cumberland Improvement Company's Eastern Addition to Cumberland, Maryland, which said portion is particularly described as follows:

BEGINNING for the same at the end of the second line of Lot No. 279, said point being also on the Southerly side of an alley paralleling Pine Avenue, and running thence with part of the said second line reversed, South 50 degrees East 100 feet, then South 40 degrees West 40 feet to a stake, thence North 50 degrees West 100 feet to said alley, and with the Southerly side of an Alley North 40 degrees East 40 feet to the beginning.



PARCEL NO. 2: All that lot or parcel of ground being the rear of Lot No. 280 in The Cumberland Improvement Company's Eastern Addition to Cumberland, Maryland, which is particularly described as follows:

BEGINNING at the end of 90 feet on the second line of a deed from Jesse E. Utt and wife to Effie Yost, said deed bearing date of August 22, 1935, recorded in Liber 173, folio 575, one of the Land Records of Allegany County, and running with the balance of said second line South 40 degrees West 30 feet to the end of said line, then South 50 degrees East 104 feet, thence North 40 degrees East 30 feet, then running parallel with the first line of said deed, North 50 degrees West 104 feet to the place of beginning, on the Southerly side of an Alley. This property is located upon what is now Yost Avenus and which was formerly an alley.

This being the same property which was conveyed by Virgil F. Stumpf and Ada Mae Stumpf, his wife, unto the said William H. Yost and Mamie L. Yost, his wife, by deed dated September 26, 1951, and recorded among the Land Records of Allegany County, Maryland, in Liber 235, folio 385.

The above described property is at present improved by a frame dwelling house consisting of 4 rooms and will be improved with part of the funds secured by this mortgage by the addition of two more rooms and a bathroom and to that extent this is a partial purchase money mortgage.

The said mortgagor s 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 herein, 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, waters, privileges and appurtenances thereunto belonging or in anywise appertaining.

**To have and to hold** the aforesaid parcel of ground 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 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 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 Thomas Lohr Richards, 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 to 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 mortgagors, ~~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 mortgagors ~~their~~ heirs, executors, administrators and assigns further covenant with the mortgagee, its successors and assigns, as follows: (1) to keep the buildings now or hereafter erected on the premises described insured against loss by fire in at least the sum

of NINETEEN HUNDRED AND TWENTY-SEVEN Dollars in companies approved by the mortgagee, and to deliver all policies of insurance thereon as and when issued and the premium receipts therefor to the mortgagee, to whom the said policies shall be made payable as their interest may appear; (2) to pay all taxes, water rents and assessments which may be assessed or levied or imposed upon the said premises within at least thirty days after the same become due or payable, and to produce the receipts for such payments within that time to the mortgagee; (3) and in the event of any failure to effect and pay for such insurance or to pay such taxes, water rents and assessments as aforesaid, or any part thereof, that then and in either or any such event, the mortgagee may effect and pay for such insurance and pay such taxes, water rents and assessments, and the sum or sums so paid shall be deemed a part of the principal debt hereby secured and shall bear interest at the same rate, and the same shall be immediately due and payable and collectible with and in the same manner as the said principal debt; (4) to permit, commit or suffer no waste, impairment or deterioration of said property, or any part thereof, and upon the failure of the mortgagors to keep the buildings on said property in good condition or 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 mortgagors 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; (5) 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; (6) that should the title to the herein mortgaged property be acquired by any person, persons, partnership or corporation, other than the mortgagors, by voluntary or involuntary grant or assignment, or in any other manner, without the mortgagee's written consent, then the whole of said principal sum shall immediately become due and owing as herein provided; (7) 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 installment, 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 days, and thirty days after the happening of any default or breach of any covenant the mortgagee may immediately foreclose this mortgage.

Witness, the hand and seal of the said mortgagors.

Attest:  
*Rosalie A. Crutcher*

*William R. Yost* (SEAL)  
 William R. Yost

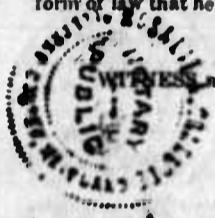
Mamie L. Yost (SEAL)

*Mamie L. Yost* (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 17<sup>th</sup> day of February  
in the year nineteen hundred and fifty -three, before me, the  
subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

William R. Yost and Mamie L. Yost, 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 Thomas Lohr Richards,  
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 herein set forth, and did 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.

Roscoe A. Crabtree  
Notary Public.

Notarial Seal)

FILED AND RECORDED FEBRUARY 18<sup>th</sup> 1953 at 8:30 A.M.**This Chattel Mortgage,** Made this 17th day of February

1953, by and between Earnest Tipton and Anna Mae Tipton, of Allegany County, Maryland, hereinafter called the Mortgagor, and Cumberland Savings Bank, of Cumberland, Maryland, hereinafter called the Mortgagee, WITNESSETH:

Whereas, The said Mortgagors stand indebted unto the said Mortgagee in the full sum of \$ 1,365.50, payable in 24 successive monthly installments of \$ 56.91 each, beginning one month after the date hereof as is evidenced by their promissory note of even date herewith.

Now, therefore, in consideration of the premises and of the sum of \$1.00, the said Mortgagor do hereby bargain and sell unto the said Mortgagee, its successors and assigns, the following property, to-wit:

1951 Ford Custom 4 door Sedan  
Engine and Serial NIBF- 128353

Provided, If the said Mortgagors shall pay unto the said Mortgagee the aforesaid sum of \$ 1,365.50, according to the terms of said promissory note and perform all the covenants herein agreed to by said Mortgagors, then this Mortgage shall be void.

The Mortgagors do covenant and agree, pending this Mortgage, as follows: That said motor vehicle shall be kept in a garage in Cumberland Maryland, except when actually being used by said Mortgagor, and that the place of storage shall not be changed without the written consent of said Mortgagee; to keep said motor vehicle in good repair and condition; to pay all taxes, assessments and public liens legally levied on said motor vehicle, when legally demandable; to pay said mortgage debt as agreed; to have said motor vehicle insured and pay the premiums, therefore, in some reliable company against fire, theft and collision, 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 motor vehicle, and the said Mortgagors, 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 day's 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 8% to the party making said sale, and second, to the payment of said debt and interest thereon, and the balance, if any, to be paid to the said Mortgagors, their personal representatives or assigns, and in case of a deficiency any unearned premiums or insurance may be collected by said Mortgagee and applied to said deficiency.

Witness, the hand and seal of said Mortgagors the day and year first above written.

Witness:

Mary B White

Earnest L. Tipton (SEAL)  
Earnest L. Tipton

Anna Mae Tipton (SEAL)  
Anna Mae Tipton

**State of Maryland,  
Allegany County, to-wit:**

**I hereby certify.** That on this 17th day of February

in the year nineteen hundred and fifty-three, before me, the  
subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

Earnest L. Tipton and Anna Mae Tipton

and they acknowledged the foregoing mortgage to be their act and  
deed; and at the same time before me also personally appeared John L. Conway, Cashier  
Cumberland Savings 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.

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



Mary B. White  
Notary Public

FILED AND RECORDED FEBRUARY 18<sup>th</sup> 1953 at 8:30 A.M.

THIS WAIVER OF MORTGAGE, Made this 16<sup>th</sup> day of  
February, 1953, by Virgil F. Stumpf and Ada Mae Stumpf, his wife,  
witnesseth

WHEREAS, William R. Yost and Mamie L. Yost, his wife,  
made and executed a certain mortgage to the said Virgil F.  
Stumpf and Ada Mae Stumpf, his wife, dated September 26, 1951,  
and recorded among the Mortgage Records of Allegany County,  
Maryland, in Liber 250, folio 25, to secure a debt at that  
time of \$806.82 which mortgage covered certain property in the  
City of Cumberland, in Allegany County, State of Maryland, and

WHEREAS, the said William R. Yost and Mamie L. Yost,  
his wife, have made and executed a certain mortgage dated

February 17<sup>th</sup>, 1953, to Home Building & Loan Association, Inc., on the same property described in the above mentioned mortgage to secure a debt of \$1927.00. Now, therefore, in order to induce Home Building & Loan Association, Inc., to make the said mortgage loan of \$1927.00 to be used to pay off a prior first mortgage on the same property and to make certain building improvements thereon, and in consideration of the premises and other good and valuable consideration the said Virgil F. Stumpf and Ada Mae Stumpf, his wife, do hereby waive the lien of ~~the~~ their said mortgage recorded among the Mortgage Records of Allegany County, Maryland, in Liber 250, folio 25 in favor of the said new mortgage from William R. Yost, et ux., to Home Building & Loan Association, Inc., dated February 17<sup>th</sup>, 1953, and do hereby covenant and agree that in case of foreclosure, and in all other respects, ~~the~~ <sup>their</sup> said mortgage shall be a junior and second lien to the said mortgage of Home Building & Loan Association, Inc. dated February 17<sup>th</sup>, 1953.

IN WITNESS whereof, the said parties hereby set their hands and affix their seals the day and year above written.

Witness:

Rosalie A. Crabtree      Virgil F. Stumpf (SEAL)  
 Rosalie A. Crabtree      Virgil F. Stumpf  
Ada Mae Stumpf (SEAL)  
 Ada Mae Stumpf

STATE OF MARYLAND,  
 ALLEGANY COUNTY, TO-WIT:

I HEREBY CERTIFY, That on this 16<sup>th</sup> day of February, 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for Allegany County, aforesaid, personally appeared Virgil F. Stumpf and Ada Mae Stumpf, his wife, and they acknowledged the foregoing Waiver of Mortgage to be their act and deed.

Witness my hand and Notarial Seal the day and year above written.

Rosalie A. Crabtree  
 Notary Public



FILED AND RECORDED FEBRUARY 18<sup>th</sup> 1953 at 8:30 A.M.  
**CHATTEL MORTGAGE**

Loan No. 196  
 Final Due Date October 17, 1956  
 Amount of Loan \$ 800.00  
 Mortgagee: **PERSONAL FINANCE COMPANY OF CUMBERLAND**  
 Room 200, Liberty Trust Co. Building, Cumberland, Md.  
 Date of Mortgage February 17, 1953

**ROBERTA H. & FREDERICK D. THOMPSON,**  
402 Hill Street,  
Cumberland, Md.



FB Bal.	800.00
The following have been deducted from said amount of loan:	
For interest at the rate of one-half (1/2%) per month for the number of months accrued for	80.00
Service charges	20.00
Reporting fee	2.55
For Fire Ins.	8.30
Family Finance Commission	85.90
	111.11
<b>TOTAL CASH PAID</b>	<b>\$800.00</b>

This chattel mortgage made between the mortgagee and the Mortgagee WITNESSETH; that for and in consideration for a loan in the amount of loan stated above made by Mortgagee to mortgagee which loan is repayable in 20 successive monthly installments of \$ 40.00 /100 each, said installments being payable on the 17th day of each month from the date hereof, mortgagee does hereby bargain and sell unto Mortgagee the personal property described below in a schedule marked "A" which is hereby made a part hereof by this reference.

TO HAVE AND TO HOLD, the same unto Mortgagee, its successors and assigns forever.  
 PROVIDED, HOWEVER, That if mortgagee shall pay or cause to be paid to Mortgagee, its successors and assigns the said loan according to its terms as aforesaid and as evidenced by a certain promissory note of even date herewith, then these presents shall be void. The note evidencing said loan provides that the amount thereof or any part thereof may be paid in advance at any time and also provides that if said note is not fully paid on the final due date thereof, the unpaid balance thereof shall bear interest at the rate of 6% per annum from said final due date, until paid.

Mortgagee 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 installment or any part thereof, as provided in said note, then the entire unpaid balance 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 mortgagee and sell same for cash or on credit at public or private sale, with or without notice to mortgagee.

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 mortgagee(s).  
 Witness: B. L. Plough Roberta H. Thompson (REAL)  
 Witness: Edith M. Furgis Frederick D. Thompson (REAL)

**SCHEDULE "A"**

Certain chattels, including all household goods, now located at the address of the Mortgagee indicated above, to wit:

LIVING ROOM		DINING ROOM		KITCHEN		BED ROOMS	
No.	Description	No.	Description	No.	Description	No.	Description
	Bookcase		Buffet	4	Chairs Oak	2	Bed Wal.
2	Chair Dress		Chairs		Deep Freezer		Bed
1	Chair Wal. Desk		China Cabinet		Electric Ironer		Bed
1	Chair Wal.		Serving Table		Radio		Chair
	Living Room Suite		Table	1	Refrigerator Speed Queen		Chair
	Piano		Rug		Sewing Machine	2	Chest of Drawers Wal.
1	Radio O. E.			1	Stove Gas		Chiffonier
	Record Player			1	Table Oak	2	Dresser Wal.
	Rugs				Vacuum Cleaner	2	Dressing Table Wal.
2	Table End			1	Washing Machine Speed Queen		
1	Television Sylvania 12"			1	K. Iron	1	Wal. Chest of Drawers
1	Secretary Walnut			1	K. Cabinet		
1	Studio Couch			2	Utility Cabinets		

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 heretofore to be acquired by Mortgagee or either of them, and kept or used in or about the said premises or commingled with or substituted for any property herein mentioned, said property now being and remaining in the Mortgagee's possession.

STATE OF MARYLAND, CITY OF Allegany, TO WIT:  
 COUNTY OF Allegany  
 I HEREBY CERTIFY that on this 17th day of February, 1953, before me, the subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City of Allegany, personally appeared ROBERTA H. THOMPSON & FREDERICK D. THOMPSON, her husband, the mortgagee(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 Daniel J. Doglio 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



Edith M. Furgis  
 Edith M. Furgis, Notary Public.

FILED AND RECORDED FEBRUARY 18<sup>th</sup> 1953 at 1:00 P.M.**This Mortgage.** Made this 17<sup>th</sup> day of FEBRUARY in theyear Nineteen Hundred and ~~Forty~~ fifty-three by and between \_\_\_\_\_Charles V. Brady and Elisabeth V. Brady, 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 ofFive Thousand & 00/100 Dollars,which said sum the mortgagors agree to repay in installments with interest thereon from the date hereof, at the rate of 5 per cent. per annum, in the manner following:By the payment of Thirty-nine & 50/100 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 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 Easterly side of Massachusetts Avenue (formerly Pennsylvania Ave.) in or near the City of Cumberland, Allegany County, Maryland, which is designated as whole Lot No. 260 on the Plat of "Mapleside" as recorded in Liber 22, folio 562, one of the Judgment Records for said County, particularly described as follows:

BEGINNING for the same on the Easterly side of Massachusetts Avenue (formerly Pennsylvania Ave.) where the same is intersected by the division line between whole Lots Nos. 259 and 260 in said Addition and running then with Massachusetts Avenue South 10 degrees 10 minutes West 50 feet to the division line between whole Lots Nos. 260 and 261 in said Addition, then with the whole of that division line South 79 degrees 50 minutes East 100 feet to the Westerly side of a 15 foot alley; then with said side of said alley North 10 degrees 10 minutes East 50 feet to the aforesaid division line between Lots Nos. 259 and 260 in said Addition; then with the whole of that division line North 79 degrees 50 minutes West 100 feet to the place of beginning.

Being the same property which was conveyed unto the parties of the first part by deed of George F. Hazelwood Company, dated August 6, 1951, recorded in Liber 234, folio 634, one of the Land Records of Allegany County, Maryland.

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 <sup>s</sup> 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 mortgagor <sup>s</sup> 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 <sup>s</sup> , 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 <sup>s</sup> 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 <sup>s</sup> 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 <sup>s</sup> , 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 <sup>s</sup> , their representatives, heirs or assigns.

**And** the said mortgagor <sup>s</sup> , 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 Five 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 <sup>s</sup> , 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 <sup>s</sup> , 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 <sup>s</sup> 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 <sup>s</sup> 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, 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.

Attest:

*George L. Hain*  
*Charles W. Brady* (SEAL)  
*Elizabeth V. Brady* (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 17TH day of FEBRUARY

in the year nineteen hundred and 1953 fifty-three, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

Charles W. Brady and Elizabeth V. Brady, his wife,

the said mortgagors 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. LORER, 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 L. Hain*  
Notary Public

FILED AND RECORDED FEBRUARY 18<sup>th</sup> 1953 at 1:00 P.M.

PURCHASE MONEY

**This Mortgage**, Made this 17<sup>TH</sup> day of FEBRUARY in theyear Nineteen Hundred and ~~Forty~~ fifty-three by and betweenJohn H. VanSant and Odie VanSant, 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 mortgagor \$ Sixty-one Hundred Fifty & 00/100 Dollars, which said sum the mortgagors agree to repay in instalments 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-eight & 65/100 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 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 in the City of Cumberland, Allegany County, Maryland, known as Lot No. 22 as shown on the map of Edgewood Park Addition to Cumberland, Maryland, recorded in Plat Box No. 106, one of the Land Records of Allegany County, Maryland, which said Lot No. 22 is more particularly described as follows, to wit:

BEGINNING for the same at a point distant South 64 degrees 18 minutes East 160 feet from the intersection of the Easterly side of Piedmont Avenue with the Southerly side of Elmwood Lane and running then with the Southerly side of Elmwood Lane, North 64 degrees 18 minutes West 40 feet; then South 25 degrees 42 minutes West 100 feet; then South 64 degrees 18 minutes East 40 feet; then North 25 degrees 42 minutes East 100 feet to the place of beginning.

Being the same property which was conveyed unto the parties of the first part by deed of Daniel L. Abreme, Trustee in No. 22986 Equity, of even date, which is intended to be recorded among the Land Records of Allegany County, Maryland, simulteneously with the recording of these presents.

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 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 mortgagors, 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 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 Sixty-one Hundred Fifty & 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 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 mortgagors 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 mortgagors 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 mortgagors, 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 mortgagors.

Attest:

*[Signature]*  
John H. Van Sant (SEAL)  
*[Signature]*  
Odie Van Sant (SEAL)

State of Maryland.  
Allegany County, to-wit:

I hereby certify, That on this 17TH day of FEBRUARY

in the year nineteen hundred and ~~eighty~~ fifty-three, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

John H. VanSant and Odie VanSant, his wife,

the said mortgagors 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.

*[Signature]*  
Notary Public

FILED AND RECORDED FEBRUARY 18<sup>th</sup> 1953 at 3:05 P.M.

**This Mortgage.** Made this 18<sup>th</sup> day of  
February, in the year nineteen hundred and Fifty Three by and between,

Charles Welsh and Mary V. Welsh, his wife,

of Allegany County, State of Maryland, of the first part, hereinafter called Mortgagors, and  
THE COMMERCIAL SAVINGS BANK OF CUMBERLAND, MARYLAND, a corporation duly  
incorporated under the laws of Maryland, of the second part, hereinafter called Mortgagee,  
Witnesseth:



**Whereas**, the said Mortgagors are justly and bona fide indebted unto the  
said Mortgagee in the full and just sum of Six Hundred Seventy-Five (\$675.00) Dollars,  
for which they have given their promissory note of even date herewith, payable  
or or before one year after date with interest at the rate of 1% per annum,  
payable monthly.

**And whereas**, this mortgage shall also secure as of the date hereof, future advances made  
at the Mortgagee's option, prior to the full payment of the mortgage debt, but not to exceed in the  
aggregate the sum of Five Hundred (\$500.00) Dollars, nor to be made in an amount which would  
make the mortgage debt exceed the original amount hereof, provided the full amount of any such  
advance is used for paying the cost of any repair, alterations or improvements to the mortgaged  
property, as provided by Chapter 923 of the Laws of Maryland passed at the January session in the  
year 1945 or any Amendments thereto.

**Now therefore**, in consideration of the premises, and in order to secure the prompt payment  
of the said indebtedness and any future advances as aforesaid, together with the interest thereon,  
the said Mortgagors do bargain, sell, give, grant, convey, release and confirm unto the said  
Mortgagee, its successors and assigns, the following property, to-wit: All that lot or parcel  
of ground situated on the Northerly side of Sedgwick Street, in the City of Cum-  
berland, Allegany County, Maryland, comprising parts of Lots Nos. 48 and 49 of  
Section A, in Camp Hill Addition to Cumberland, and particularly described as  
follows, to-wit:

Beginning for the same at a point on the Northerly side of  
Sedgwick Street distant South 76 degrees 53 minutes East 66 feet from the inter-  
section of the Northerly side of Sedgwick Street and the Easterly side of East

Thackeray Drive, said point being also at the end of 9 feet on the first line of Lot No. 48 of Section A, and running thence with the Northerly side of Sedgwick Street, North 76 degrees 53 minutes West 36 feet; then North 13 degrees 7 minutes East 70 feet; then parallel with Sedgwick Street, South 76 degrees 53 minutes East 36 feet; then South 13 degrees 7 minutes West 70 feet to the place of beginning.

Being the same property conveyed by The Second National Bank of Cumberland, Maryland, Trustee, to the said Charles Welsh et ux by deed dated September 7, 1942, and recorded in Liber No. 194, folio 309, one of the Land Records of Allegany County, Maryland. Reference to said deed is hereby made for a further description.

We have and do hold the above described property unto the said Mortgagee, its successors or assigns, together with the buildings and improvements thereon, all fixtures and articles of personal property now or at any time hereafter attached to or used in any way in connection with the use, operation and occupation of the above described real estate, and the rights, roads, ways, waters, privileges, and appurtenances thereunto belonging or in anywise appertaining, in fee simple forever.

Provided, that if the said Mortgagor, its, his, her, or their heirs, executors, administrators, successors, or assigns, do and shall pay or cause to be paid to the said Mortgagee, its successors or assigns, the aforesaid sum of -----Six Hundred Seventy-Five (\$675.00)-----dollars and the interest thereon in the manner and at the times as afore set out, and such future advances with interest thereon, as may be made as hereinbefore provided, 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 may hold and possess the aforesaid property, upon paying, in the meantime, all taxes, assessments and public liens levied on said property and on the mortgage debt and interest hereby intended to be secured, and any lien, claim or charge against said premises which might take precedence over the lien of this mortgage; all which taxes, assessments, public liens, lien, claim, charge, mortgage debt and interest thereon, the said Mortgagor hereby covenant to pay when legally demandable; and it is covenanted and agreed that in the event the said Mortgagor shall not pay all of said taxes, assessments, public liens, liens, claims and charges as and when the same become due and payable the said Mortgagee 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 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 Mortgagee, its successors or assigns, or Wilbur V. Wilson, its, his or their duly constituted attorney or agent, are hereby authorized and empowered at any time thereafter, to sell at public sale 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, its, 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 terms shall be at the discretion of party making said sale, and the proceeds arising from such sale to apply—first: To the payment of all expenses incident to such sale, including taxes, insurance premiums and a commission of eight per cent. to the party selling or making said sale, and if the property be advertised for default and no sale be made, one-half of said commissions shall be allowed and paid as costs, by the mortgagor, its, his, her or their representatives, heirs or assigns; secondly, to the payment of all moneys owing under this mortgage, including such future advances as may be made as aforesaid, whether the same shall have then matured or not; and as to the balance, to pay it over to the said Mortgagor, its, his, her or their heirs or assigns.

And the said Mortgagor's 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, against loss by fire with extended coverage, and if required, war damage to the extent available, to the amount of at least -----Six Hundred Seventy-Five (\$675,00)-----dollars, and to cause the policy or policies issued therefor to be so framed or endorsed, as in case of fire or other hazard, 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.

And it is agreed that the powers, stipulations and covenants aforesaid are to extend to and bind the several heirs, executors, administrators, successors or assigns, of the respective parties thereto.

Witness, the hand and seals of said Mortgagor's .

Attest:

*William C. Dudley*

*Charles Welsh* (SEAL)  
Charles Welsh.  
*Mary V. Welsh* (SEAL)  
Mary V. Welsh.

**State of Maryland, Allegany County, to-wit:**

I hereby Certify, that on this 18th day of February, in the year nineteen hundred and Fifty Three, before me, the subscriber, a Notary Public of the State of Maryland, in and for Allegany County, personally appeared

Charles Welsh and Mary V. Welsh, his wife,

and acknowledged the foregoing mortgage to be their act and deed; and at the same time, before me, also personally appeared George C. Cook, Cashier of The Commercial Savings Bank of Cumberland, Maryland, a corporation, the within named mortgagee, and made oath in the form of law, that the consideration in said mortgage is true and bona fide as therein set forth; and the said George C. Cook did further, in like manner, make oath that he is the Cashier and agent or attorney for said corporation and duly authorized by it to make this affidavit.

Witness whereof I have hereto set my hand and affixed my Notarial Seal the day and year first above written.



*William C. Dudley*  
Notary Public

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.**This Chattel Mortgage,** Made this 18th day of February1953, by and between Paul Calvin Owens, of Allegany County, 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 \$ 1,000.00, payable in 1 successive monthly installments of \$ 1,000.00 each, beginning one month after the date hereof as is evidenced by his promissory note of even date herewith.

**Now, therefore,** in consideration of the premises and of the sum of \$1.00, the said Mortgagor do hereby bargain and sell unto the said Mortgagee, its successors and assigns, the following property, to-wit:

Ford Tud Sedan

Serial B2BF-100688

**Provided,** If the said Mortgagor shall pay unto the said Mortgagee the aforesaid sum of \$ 1,000.00, 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 motor vehicle shall be kept in a garage in Cumberland Maryland, except when actually being used by said Mortgagor, and that the place of storage shall not be changed without the written consent of said Mortgagee; to keep said motor vehicle in good repair and condition; to pay all taxes, assessments and public liens legally levied on said motor vehicle, when legally demandable; to pay said mortgage debt as agreed; to have said motor vehicle insured and pay the premiums, therefore, in some reliable company against fire, theft and collision, 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 motor vehicle, 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 day's 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 8% to the party making 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, his personal representatives or assigns, and in case of a deficiency any unearned premiums or insurance may be collected by said Mortgagee and applied to said deficiency.

**Witness,** the hand and seal of said Mortgagor the day and year first above written.

Witness:

Mary B. White

Paul C. Owens (SEAL)  
Mortgagor  
Paul Calvin Owens

State of Maryland,  
 Allegany County, to-wit:

I hereby certify, That on this 18th day of February

in the year nineteen hundred and fifty-three, before me, the  
 subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

Steven Paul Calvin Owens  
 and he acknowledged the foregoing mortgage to be his act and  
 deed; and at the same time before me also personally appeared John L. Conway, Cashier  
Cumberland Savings 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.

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



Mary B. White  
 Notary Public

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.

**This Chattel Mortgage,** Made this 17 day of February,

1953, by and between James W. Murphy, Sr., of Allegany  
 County, Maryland, hereinafter called the Mortgagor, and Cumberland Savings Bank, of Cumb-  
 erland, Maryland, hereinafter called the Mortgagee, WITNESSETH:

**Whereas**, The said Mortgagor stand<sup>d</sup> indebted unto the said Mortgagee in the full  
 sum of \$ 1,244.37, payable in 24 successive monthly installments of  
 \$ 51.86 each, beginning one month after the date hereof as is evidenced by his  
 promissory note of even date herewith.

**Now, therefore**, in consideration of the premises and of the sum of \$1.00, the said Mort-  
 gagor do<sup>e</sup> hereby bargain and sell unto the said Mortgagee, its successors and assigns, the  
 following property, to-wit:

1953 Victoria Ford.

B-3 FV180136

Provided, if the said Mortgagor shall pay unto the said Mortgagee the aforesaid sum of \$ 2,244.37, 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 a covenant and agree, pending this Mortgage, as follows: That said motor vehicle shall be kept in a garage in Cumberland Maryland, except when actually being used by said Mortgagor, and that the place of storage shall not be changed without the written consent of said Mortgagee; to keep said motor vehicle in good repair and condition; to pay all taxes, assessments and public liens legally levied on said motor vehicle, when legally demandable; to pay said mortgage debt as agreed; to have said motor vehicle insured and pay the premiums, therefore, in some reliable company against fire, theft and collision, 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 motor vehicle, 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 day's 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 4% to the party making 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, his personal representatives or assigns, and in case of a deficiency any unearned premiums or insurances may be collected by said Mortgagee and applied to said deficiency.

Witness, the hand and seal of said Mortgagor the day and year first above written.

Witness:

Mary B. White James W. Murphy, Sr.  
Mortgagor  
James W. Murphy, Sr.

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 17th day of February

in the year nineteen hundred and fifty-three, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

James W. Murphy, Sr.

and he acknowledged the foregoing mortgage to be his act and deed; and at the same time before me also personally appeared John L. Conway, Cashier Cumberland Savings 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.

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



Mary B. White  
Notary Public

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.**This Chattel Mortgage,** Made this 17th day of February1953, by and between Nicholas Martin, of Allegany County, Maryland, hereinafter called the Mortgagor, and Mary B. White, of Cumberland, Maryland, hereinafter called the Mortgagee. WITNESSTH:

Whereas, The said Mortgagor stand indebted unto the said Mortgagee in the full sum of \$ 1,345.27, payable in 36 successive monthly installments of \$ 1,345.27 each, beginning one month after the date hereof as is evidenced by his promissory note of even date herewith.

Now, therefore, in consideration of the premises and of the sum of \$1.00, the said Mortgagor do hereby bargain and sell unto the said Mortgagee, its successors and assigns, the following property, to-wit:

1949 Oldsmobile "88" 2 door Sedan

Motor 8A182146X

Serial 498M41419

Provided, if the said Mortgagor shall pay unto the said Mortgagee the aforesaid sum of \$ 1,345.27, 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 do hereby covenant and agree, pending this Mortgage, as follows: That said motor vehicle shall be kept in a garage in Cumberland Maryland, except when actually being used by said Mortgagor, and that the place of storage shall not be changed without the written consent of said Mortgagee; to keep said motor vehicle in good repair and condition; to pay all taxes, assessments and public liens legally levied on said motor vehicle, when legally demandable; to pay said mortgage debt as agreed; to have said motor vehicle insured and pay the premiums, therefore, in some reliable company against fire, theft and collision, 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 motor vehicle, 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 day's 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 8% to the party making 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, his personal representatives or assigns, and in case of a deficiency any unearned premiums or insurance may be collected by said Mortgagee and applied to said deficiency.

Witness, the hand and seal of said Mortgagor the day and year first above written.

Witness:

Mary B. WhiteNicholas Martin (SEAL)Mortgagor  
Nicholas Martin

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 17th day of February

in the year nineteen hundred and fifty-three, before me, the  
subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

Nicholas Martin

and he acknowledged the foregoing mortgage to be his act and  
deed; and at the same time before me also personally appeared George A. Lemmert

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 B. White  
Notary Public

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.

CHATTEL MORTGAGE

Account No. D-5102  
Actual Amount of this Loan is \$ 768.00 Cumberland, Maryland, February 16, 1953

KNOW ALL MEN BY THESE PRESENTS, that the undersigned Mortgagee do by these presents bargain, sell and convey to



FAMILY FINANCE CORPORATION

10 E. Mechanic St., Cumberland, Maryland, Mortgagee  
for and in consideration of a loan, receipt of which is hereby acknowledged by Mortgagee in the sum of Seven hundred sixty-eight and no/100 Dollars (\$ 768.00)  
and which Mortgagee covenant to pay as evidenced by a certain promissory note of even date payable in 24 successive  
monthly instalments of \$ 32.00 each; the first of which shall be due and payable THIRTY (30) DAYS from the date hereof,  
with interest after maturity of 6% per annum; the personal property now located at Mortgagee's residence at Route #1  
in the City of CUMBERLAND, County of ALLEGANY, State of Maryland, described as follows:

A certain motor vehicle, complete with all attachments and equipment, now located at Mortgagee's residence indicated above, to wit:

MAKE	MODEL	YEAR	ENGINE NO.	SERIAL NO.	OTHER IDENTIFICATION
					None

All the furniture, household appliances and equipment, and all other goods and chattels now located in or about Mortgagee's residence indicated above, to wit:

1 Silvertone portable radio; 1 wine studio couch; 1 Kenmore coal heater; 1 brown easy chair;  
1 walnut buffet; 10 white chairs; 1 Maytag washing machine; 1 Montgomery Ward coal stove; 1  
kitchen cabinet; 1 double iron bed; 2 metal beds; 1 dresser; 1 green dresser; 1 Domestic  
sewing machine treadle; 1 green rocking chair

including but not limited to all cooking and washing utensils, pictures, fittings, linens, china, crockery, musical instruments, and household goods of every kind and description now located in or about the Mortgagee's residence indicated above.

TO HAVE AND TO HOLD, all and singular, the said personal property unto said Mortgagee, its successors and assigns, forever.

Mortgagee covenant that they EXCLUSIVELY OWN AND POSSESS SAID PERSONAL PROPERTY, and that there is no lien, claim, encumbrance or conditional purchase title against said personal property or any part thereof, except

None

PROVIDED, NEVERTHELESS, that if the Mortgages shall well and truly pay unto the said Mortgagee the said sum as above indicated, the actual amount of money lent and paid to the undersigned borrower, according to the terms of and as evidenced by that certain promissory note of even date above referred to; then these presents and everything herein shall cease and be void; otherwise to remain in full force and effect. 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 \$...92.16...; and service charges, in advance, in the amount of \$ 7.70..... In event of default in the payment of this contract or any installment thereof, a delinquent charge will be made on the basis of 5c for each default continuing for five or more days in the payment of \$1.00 or a fraction thereof.

Mortgagee covenants that, if this mortgage covers a motor vehicle, he or she will not remove the motor vehicle from the State of Maryland; or the other mortgaged personal property from the described premises without the consent in writing of the Mortgagee, its successor and assigns, 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 Mortgages covenant that they will, at their own cost and expense, procure insurance of the property for the benefit of the Mortgagee against loss or damage by fire, theft, collision or conversion. This shall be procured with an insurance company duly qualified to act in this State and in an amount agreeable to the Mortgagee. Such policies will name the Mortgagee as a co-insured or such policies shall have attached a Mortgagee loss payable clause, naming the Mortgagee therein, and these policies shall be delivered to the Mortgagee and the Mortgagee may make any settlement or collect the same. Furthermore, Mortgagee may execute in the name of the Mortgages and deliver all such instruments and do all such acts as attorney in fact for the Mortgagee as may be necessary or proper or convenient to execute any such settlement adjustment or collection, without liability to the Mortgagee for the alleged inadequacy of the settlement and adjustment. Should the Mortgages fail to procure such insurance or keep the same in full force and effect for the duration of this mortgage, then the Mortgagee, if it so elects, may place any or all of said insurance at the Mortgages' expense, and the Mortgages agree to pay for this insurance and any amount advanced by the Mortgagee shall be secured hereby.

The Mortgagee may also require the Mortgages to procure and maintain insurance upon other goods and chattels conveyed by this mortgage in such amount and on such terms as set forth above.

The Mortgages shall pay all taxes and assessments that may be levied against said goods and chattels, this instrument or the indebtedness secured hereby. In case Mortgages shall neglect or fail to pay said expenses, Mortgagee, at its option, may pay them and all sums of money so expended shall be secured by this mortgage.

All repairs and upkeep of the property shall be at the Mortgages' expense and any repairs or additions made to the property shall become part thereof and shall be operated to secure the indebtedness in the same manner as the original property.

This mortgage may be assigned and/or said note negotiated without notice to the Mortgages and when assigned and/or negotiated shall be free from any defense, counter-claims or cross-complaint by Mortgages. The assignee shall be entitled to the same rights as his assignor.

The happening of any of the following events shall constitute a default under the terms of this mortgage and upon such happening the indebtedness secured hereby shall become due and payable, without notice or demand, and it shall be lawful, and the Mortgagee, its agent, successor, and assigns, is hereby authorized to immediately take possession of all or any part of the above described property: (1) Default in payment of said note or indebtedness, interest charges or payments, taxes or insurance, or any of them; (2) The sale or offer for sale, or assignment or disposition of all or any part of the above described goods and chattels, or the removal or attempt to remove any of such property from the above described premises without the written consent of the Mortgagee; (3) Should this mortgage cover an automobile, the removal or attempt to remove such automobile from the county or state without the written consent of the Mortgagee; (4) Should the representations of the Mortgages (if more than one, then any one of them) contained herein be in whole or in part untrue; (5) The filing of a petition in bankruptcy by or against the Mortgages or either of them, or insolvency of the Mortgages, or either of them; (6) Should the Mortgagee deem itself or the debt insecure, for any reason; (7) Upon the failure of the Mortgages to carry out or upon the breach by the Mortgages of the terms and conditions of this Mortgage.

For the purpose of taking possession, the Mortgagee is authorized to enter the premises where the property is located and remove the same and is not to be liable for damages for trespass thereby caused.

The Mortgagee, after repossession, is hereby authorized to sell the goods and chattels and all equity of redemption of the Mortgagee without legal procedure and without demand for performance; and the Mortgagee in the event of such sale will give not less than five (5) days' notice of the time, place and terms of such sale by advertisement in some newspaper published in the county or city where the mortgaged property or some portion of such property is located. If there is no such newspaper in the county where the property is located, then such publication shall be in the newspaper having a large circulation in said county or city, and provided further that such place shall be either in the city or county in which Mortgages resides or in the city or county in which Mortgagee, its successor and assigns is licensed, whichever Mortgagee, its successor and assigns shall select.

If this mortgage includes both a motor vehicle and other personal property, and if there shall occur default as above described, the Mortgagee at its option may take any legal or any action it may deem necessary against the 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 its 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 successor and assigns, 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. IN TESTIMONY THEREOF, witness the hand(s) and seal(s) of said Mortgagee(s).

WITNESS: [Signatures of Charles B. Humbertson and Elizabeth A. Humbertson]
WITNESS: [Signatures of Charles B. Humbertson and Elizabeth A. Humbertson]
WITNESS: [Signature of Robert E. Ruppert]

STATE OF MARYLAND CITY OF Allegany COUNTY TO WIT:

I HEREBY CERTIFY that on this 16 day of February 1953 before me, subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the County aforesaid, personally appeared...

Humbertson, Charles, B. the Mortgagee(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...

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. [Signature of Robert E. Ruppert] [Notary Seal]

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.

CHATTEL MORTGAGE

Account No. D-5100
Actual Amount of this Loan is \$ 1188.00
Cumberland, Maryland, February 16, 1953

KNOW ALL MEN BY THESE PRESENTS, that the undersigned Mortgages do by these presents bargain, sell and convey to



FAMILY FINANCE CORPORATION
10 N. Mechanic Street, Cumberland, Maryland, Mortgage

for and in consideration of a loan, receipt of which is hereby acknowledged by Mortgages in the sum of One thousand four hundred eighty-eight and no/100 Dollars (\$ 1488.00)
and which Mortgages covenant to pay as evidenced by a certain promissory note of even date payable in twenty-four successive monthly installments of \$ 62.00 each; the first of which shall be due and payable THIRTY (30) DAYS from the date hereof, with interest after maturity of 6% per annum; the personal property now located at Mortgages' residence at Route 23, Valley Rd in the City of Cumberland, County of Allegany, State of Maryland, described as follows:

A certain motor vehicle, complete with all attachments and equipment, now located at Mortgages' residence indicated above, to wit:
MAKE MODEL YEAR ENGINE NO. SERIAL NO. OTHER IDENTIFICATION

None

All the furniture, household appliances and equipment, and all other goods and chattels now located in or about Mortgages' residence indicated above, to wit:

- 1 Emerson table model radio; 1 plastic chair covered chair; 1 upholstered chair; 1 floor model lamp; 1 Bradford upright piano & bench; 1 telephone stand; 1 red sofa; 2 wood tables; 4 wood chairs; 1 blond wood buffet; 1 blond wood china closet; 1 whirlpool electric washing machine; 1 Coldspot refrigerator; 1 Montgomery Ward gas stove; 1 high chair; 2 wood cabinets; 1 maple bed; 1 metal bed; 1 oak bed; 1 maple dresser; 1 baby bed; 1 chifferobe; 1 chest drawers; 1 cedar chest; 1 Singer treadle sewing machine; 1 gas heater.

including but not limited to all cooking and washing utensils, pictures, fittings, linens, china, crockery, musical instruments, and household goods of every kind and description now located in or about the Mortgages' residence indicated above.

TO HAVE AND TO HOLD, all and singular, the said personal property unto said Mortgage, its successors and assigns, forever.
Mortgages covenant that they EXCLUSIVELY OWN AND POSSESS SAID PERSONAL PROPERTY, and that there is no lien, claim, encumbrance or conditional purchase title against said personal property or any part thereof, except:
None

PROVIDED, NEVERTHELESS, that if the Mortgages shall well and truly pay unto the said Mortgage the said sum as above indicated, the actual amount of money lent and paid to the undersigned borrower, according to the terms of and as evidenced by that certain promissory note of even date above referred to; then these presents and everything herein shall cease and be void; otherwise to remain in full force and effect. 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 \$ 178.56 and service charges, in advance, in the amount of \$ 22.76. In event of default in the payment of this contract or any installment thereof, a delinquent charge will be made on the basis of 5c for each default continuing for five or more days in the payment of \$1.00 or a fraction thereof.

Mortgages covenants that, if this mortgage covers a motor vehicle, he or she will not remove the motor vehicle from the State of Maryland, or the other mortgaged personal property from the described premises without the consent in writing of the Mortgage, its successor and assigns, and that said mortgaged personal property shall be subject to view and inspection by Mortgage, its successor and assigns at any time.

If this mortgage includes a motor vehicle, the Mortgages covenant that they will, at their own cost and expense, procure insurance of the property for the benefit of the Mortgage against loss or damage by fire, theft, collision or conversion. This shall be procured with an insurance company duly qualified to act in this State and in an amount agreeable to the Mortgage. Such policies will name the Mortgage as a co-insured or such policies shall have attached a Mortgagee loss payable clause, naming the Mortgage therein, and these policies shall be delivered to the Mortgage and the Mortgage may make any settlement or adjustment of any claim or claims for all loss received under or by virtue of any insurance policies, or otherwise, and may receive and collect the same. Furthermore, Mortgagee may execute in the name of the Mortgages and deliver all such instruments and do all such acts as attorney in fact for the Mortgagee as may be necessary or proper or convenient to execute any such settlement adjustment or collection, without liability to the Mortgagee for the alleged inadequacy of the settlement and adjustment. Should the Mortgages fail to procure such insurance or keep the same in full force and effect for the duration of this mortgage, then the Mortgage, if it so elects, may place any or all of said insurance at the Mortgagee's expense, and the Mortgages agree to pay for this insurance and any amount advanced by the Mortgagee shall be secured hereby.

The Mortgagee may also require the Mortgages to procure and maintain insurance upon other goods and chattels conveyed by this mortgage in such amount and on such terms as set forth above.

The Mortgages shall pay all taxes and assessments that may be levied against said goods and chattels, this instrument or the indebtedness secured hereby. In case Mortgages shall neglect or fail to pay said expenses, Mortgagee, at its option, may pay them and all sums of money so expended shall be secured by this mortgage.

All repairs and upkeep of the property shall be at the Mortgages' expense and any repairs or additions made to the property shall become part thereof and shall be operated to secure the indebtedness in the same manner as the original property.

This mortgage may be assigned and/or said note negotiated without notice to the Mortgages and when assigned and/or negotiated shall be free from any defense, counter-claims or cross-complaint by Mortgages. The assignee shall be entitled to the same rights as his assignor.

The happening of any of the following events shall constitute a default under the terms of this mortgage and upon such happening the indebtedness secured hereby shall become due and payable, without notice or demand, and it shall be lawful, and the Mortgagee, its agent, successor, and assigns, is hereby authorized to immediately take possession of all or any part of the above described property: (1) Default in payment of said note or indebtedness, interest charges or payments, taxes or insurance, or any of them; (2) The sale or offer for sale, or assignment or disposition of all or any part of the above described goods and chattels, or the removal or attempt to remove any of such property from the above described premises without the written consent of the Mortgagee; (3) Should this mortgage cover an automobile, the removal or attempt to remove such automobile from the county or state without the written consent of the Mortgagee; (4) Should the representations of the Mortgagee (if more than one, then any one of them) contained herein be in whole or in part untrue; (5) The filing of a petition in bankruptcy by or against the Mortgages or either of them, or insolvency of the Mortgages, or either of them; (6) Should the Mortgagee deem itself or the debt insecure, for any reason; (7) Upon the failure of the Mortgages to carry out or upon the breach by the Mortgages of the terms and conditions of this Mortgage.

For the purpose of taking possession, the Mortgagee is authorized to enter the premises where the property is located and remove the same and is not to be liable for damages for trespass thereby caused.

The Mortgagee, after repossession, is hereby authorized to sell the goods and chattels and all equity of redemption of the Mortgages without legal procedure and without demand for performance; and the Mortgagee in the event of such sale will give not less than five (5) days' notice of the time, place and terms of such sale by advertisement in some newspaper published in the county or city where the mortgaged property or some portion of such property is located. If there is no such newspaper in the county where the property is located, then such publication shall be in the newspaper having a large circulation in said county or city, and provided further that such place shall be either in the city or county in which Mortgagee resides or in the city or county in which Mortgagee, its successor and assigns is licensed, whichever Mortgagee, its successor and assigns shall select.

If this mortgage includes both a motor vehicle and other personal property, and if there shall occur default as above described, the Mortgagee at its option may take any legal or any action it may deem necessary against the 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 its 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 successor and assigns, 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. IN TESTIMONY THEREOF, witness the hand(s) and seal(s) of said Mortgagee(s).

WITNESS..... *V. E. Roppert* ..... *Walter W. Johnson* (SEAL)  
WITNESS..... *D. Shaffer* ..... *Dorothy F. Johnson* (SEAL)  
WITNESS..... (SEAL)

STATE OF MARYLAND CITY OF Cumberland - Allegany TO WIT:  
COUNTY 16th day of February 1953

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

JOHNSON, Walter W. & Dorothy F. (his wife) the Mortgagee(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 V. E. Roppert

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. *Ernest H. ...*



FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.

CHATTEL MORTGAGE

Account No. D-5110  
Actual Amount of this Loan is \$ 768.00 Cumberland Maryland FEBRUARY 17 1953

KNOW ALL MEN BY THESE PRESENTS, that the undersigned Mortgages do, by these presents bargain, sell and convey to

FAMILY FINANCE CORPORATION

Mo. N. Macharia, et al., Cumberland Maryland, Mortgages

for and in consideration of a loan, receipt of which is hereby acknowledged by Mortgages in the sum of

Seven hundred sixty-eight and no/100 Dollars (\$ 768.00)

and which Mortgages covenant to pay as evidenced by a certain promissory note of even date payable in 24 successive

monthly instalments of \$ 32.00 each; the first of which shall be due and payable THIRTY (30) DAYS from the date hereof,

with interest after maturity of 6% per annum; the personal property now located at Mortgages' residence at 879 Patterson Ave.

in the City of Cumberland County of Allegany State of Maryland, described as follows:



A certain motor vehicle, complete with all attachments and equipment, now located at Mortgages' residence indicated above, to wit:

MAKE MODEL YEAR ENGINE NO. SERIAL NO. OTHER IDENTIFICATION

None

All the furniture, household appliances and equipment, and all other goods and chattels now located in or about Mortgages' residence indicated above, to wit:

4 wood chairs; 1 table; 1 cabinet; 1 refrigerator; 1 4-burner gas stove; 1 Blackstone washing machine; 1 china cupboard; 1 bed; 1 dresser; 1 chest drawers; 1 night stand; 1 wardrobe; 2 single beds; 1 wardrobe; 1 sofa; 2 easy chairs; 1 stand; 1 Westinghouse radio; 1 Singer treadle sewing machine

including but not limited to all cooking and washing utensils, pictures, fittings, linens, china, crockery, musical instruments, and household goods of every kind and description now located in or about the Mortgages' residence indicated above.

TO HAVE AND TO HOLD, all and singular, the said personal property unto said Mortgages, its successors and assigns, forever.

Mortgages covenant that they EXCLUSIVELY OWN AND POSSESS SAID PERSONAL PROPERTY, and that there is no lien, claim, encumbrance or conditional purchase title against said personal property or any part thereof, except

None

PROVIDED, NEVERTHELESS, that if the Mortgages shall well and truly pay unto the said Mortgagee the said sum as above indicated, the actual amount of money lent and paid to the undersigned borrower, according to the terms of and as evidenced by that certain promissory note of even date above referred to; then these presents and everything herein shall cease and be void; otherwise to remain in full force and effect. 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 \$ 92.16...; and service charges, in advance, in the amount of \$ 5.34.... In event of default in the payment of this contract or any instalment thereof, a delinquent charge will be made on the basis of 5¢ for each default continuing for five or more days in the payment of \$1.00 or a fraction thereof.

Mortgages covenants that, if this mortgage covers a motor vehicle, he or she will not remove the motor vehicle from the State of Maryland; or the other mortgaged personal property from the described premises without the consent in writing of the Mortgagee, its successor and assigns, 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 Mortgages covenant that they will, at their own cost and expense, procure insurance of the property for the benefit of the Mortgagee against loss or damage by fire, theft, collision or conversion. This shall be procured with an insurance company duly qualified to act in this State and in an amount agreeable to the Mortgagee. Such policies will name the Mortgagee as a co-insured or such policies shall have attached a Mortgagee loss payable clause, naming the Mortgagee therein, and these policies shall be delivered to the Mortgagee and the Mortgagee may make any settlement or adjustment of any claim or claims for all loss received under or by virtue of any insurance policies, or otherwise, and may receive and collect the same. Furthermore, Mortgagee may execute in the name of the Mortgages and deliver all such instruments and do all such acts as attorney in fact for the Mortgages as may be necessary or proper or convenient to execute any such settlement adjustment or collection, without liability to the Mortgages for the alleged inadequacy of the settlement and adjustment. Should the Mortgages fail to procure such insurance or keep the same in full force and effect for the duration of this mortgage, then the Mortgagee, if it so elects, may place any or all of said insurance at the Mortgages' expense, and the Mortgages agree to pay for this insurance and any amount advanced by the Mortgagee shall be secured hereby.

The Mortgagee may also require the Mortgages to procure and maintain insurance upon other goods and chattels conveyed by this mortgage in such amount and on such terms as set forth above.

The Mortgages shall pay all taxes and assessments that may be levied against said goods and chattels, this instrument or the indebtedness secured hereby. In case Mortgages shall neglect or fail to pay said expenses, Mortgagee, at its option, may pay them and all sums of money so expended shall be secured by this mortgage.

All repairs and upkeep of the property shall be at the Mortgages' expense and any repairs or additions made to the property shall become part thereof and shall be operated to secure the indebtedness in the same manner as the original property.

This mortgage may be assigned and/or sold unto negotiated without notice to the Mortgages and when assigned and/or negotiated shall be free from any defense, counter-claims or cross-complaint by Mortgages. The assignee shall be entitled to the same rights as his assignor.

The happening of any of the following events shall constitute a default under the terms of this mortgage and upon such happening the indebtedness secured hereby shall become due and payable, without notice or demand, and it shall be lawful, and the Mortgagee, its agent, successor, and assigns, is hereby authorized to immediately take possession of all or any part of the above described property: (1) Default in payment of said note or indebtedness, interest charges or payments, taxes or insurance, or any of them; (2) The sale or offer for sale, or assignment or disposition of all or any part of the above described goods and chattels, or the removal or attempt to remove any of such property from the above described premises without the written consent of the Mortgagee; (3) Should this mortgage cover an automobile, the removal or attempt to remove such automobile from the county or state without the written consent of the Mortgagee; (4) Should the representations of the Mortgages (if more than one, then any one of them) contained herein be in whole or in part untrue; (5) The filing of a petition in bankruptcy by or against the Mortgages or either of them, or insolvency of the Mortgages, or either of them; (6) Should the Mortgagee deem itself or the debt insecure, for any reason; (7) Upon the failure of the Mortgages to carry out or upon the breach by the Mortgages of the terms and conditions of this Mortgage.

For the purpose of taking possession, the Mortgagee is authorized to enter the premises where the property is located and remove the same and is not to be liable for damages for trespass thereby caused.

The Mortgagee, after repossession, is hereby authorized to sell the goods and chattels and all equity of redemption of the Mortgagor without legal procedure and without demand for performance; and the Mortgagee in the event of such sale will give not less than five (5) days' notice of the time, place and terms of such sale by advertisement in some newspaper published in the county or city where the mortgaged property or some portion of such property is located. If there is no such newspaper in the county where the property is located, then such publication shall be in the newspaper having a large circulation in said county or city, 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 select.

If this mortgage includes both a motor vehicle and other personal property, and if there shall occur default as above described, the Mortgagee at its option may take any legal or any action it may deem necessary against the 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 its 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 successor and assigns, 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. IN TESTIMONY THEREOF, witness the hand(s) and seal(s) of said Mortgagee(s).

WITNESS *Mellie M. Miller* ✓ *Fred N. Miller* (SEAL)  
WITNESS *B. F. Hoban* ✓ *Mellie M. Miller* (SEAL)  
WITNESS *B. Shaffer* (SEAL)

STATE OF MARYLAND CITY OF Allegany TO WIT:  
COUNTY

I HEREBY CERTIFY that on this 17 day of FEBRUARY, 1953, before me, subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City of Allegany, personally appeared Miller, Mellie M. 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 V. E. Kappelt 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.

*Emmott*  
NOTARY PUBLIC  
ALLEGANY COUNTY  
M.D.

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.  
CHATTEL MORTGAGE

Account No. D-5105  
Actual Amount of this Loan is \$ 1,008.00  
Cumberland Maryland February 16, 1953



KNOW ALL MEN BY THESE PRESENTS, that the undersigned Mortgages do by these presents bargain, sell and convey to

FAMILY FINANCE CORPORATION  
120 N. Mechanic Street, Cumberland, Maryland, Mortgagee

for and in consideration of a loan, receipt of which is hereby acknowledged by Mortgages in the sum of \$ 1,008.00  
One thousand eight and no/100 Dollars (\$ 1,008.00)

and which Mortgages covenant to pay as evidenced by a certain promissory note of even date payable in TWENTY-FOUR successive monthly instalments of \$ 12.00 each; the first of which shall be due and payable THIRTY (30) DAYS from the date hereof, with interest after maturity of 6% per annum; the personal property now located at Mortgages' residence at Route 25, Box 238 in the City of Cumberland, County of Allegany, State of Maryland, described as follows:

A certain motor vehicle, complete with all attachments and equipment, now located at Mortgages' residence indicated above, to wit:

MAKE	MODEL	YEAR	ENGINE NO.	SERIAL NO.	OTHER IDENTIFICATION
None					

All the furniture, household appliances and equipment, and all other goods and chattels now located in or about Mortgages' residence indicated above, to wit:

2-5-54 1 Farnsworth radio; 1 3-bulb lamp; 1 red sofa bed; 1 overstuffed couch; 1 oak table; 1 oak chair; 1 oak buffet; 1 table & 4 chairs; 1 Young electric washing machine; 1 Frigidaire stove; 1 white cabinet; 1 white utility cabinet; 1 walnut bed; 1 metal bed; 1 walnut dresser; 1 walnut wardrobe; 1 walnut vanity & stool; 1 walnut wardrobe; 1 walnut dresser.



including but not limited to all cooking and washing utensils, pictures, fittings, linens, china, crockery, musical instruments, and household goods of every kind and description now located in or about the Mortgages' residence indicated above.

TO HAVE AND TO HOLD, all and singular, the said personal property unto said Mortgagee, its successors and assigns, in fee simple. Mortgages covenant that they EXCLUSIVELY OWN AND POSSESS SAID PERSONAL PROPERTY, and that there is no lien, claim, encumbrance or conditional purchase title against said personal property or any part thereof, except None

PROVIDED, NEVERTHELESS, that if the Mortgages shall well and truly pay unto the said Mortgagee the said sum as above indicated, the actual amount of money lent and paid to the undersigned borrower, according to the terms of and as evidenced by that certain promissory note of even date above referred to; then these presents and everything herein shall cease and be void; otherwise to remain in full force and effect. 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 \$ 120.96; and service charges, in advance, in the amount of \$ 13.14. In event of default in the payment of this contract or any instalment thereof, a delinquent charge will be made on the basis of 5c for each default continuing for five or more days in the payment of \$1.00 or a fraction thereof.

Mortgages covenants that, if this mortgage covers a motor vehicle, he or she will not remove the motor vehicle from the State of Maryland, or the other mortgaged personal property from the described premises without the consent in writing of the Mortgagee, its successor and assigns, 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 Mortgages covenant that they will, at their own cost and expense, procure insurance of the property for the benefit of the Mortgagee against loss or damage by fire, theft, collision or conversion. This shall be procured with an insurance company duly qualified to act in this State and in an amount agreeable to the Mortgagee. Such policies will name the Mortgagee as a co-insured or such policies shall have attached a Mortgagee loss payable clause, naming the Mortgagee therein, and three policies shall be delivered to the Mortgagee and the Mortgagee may make any settlement or adjustment of any claim or claims for all loss received under or by virtue of any insurance policies, or otherwise, and may receive and collect the same. Furthermore, Mortgagee may execute in the name of the Mortgages and deliver all such instruments and do all such acts as attorney in fact for the Mortgagee as may be necessary or proper or convenient to execute any such settlement adjustment or collection, without liability to the Mortgagee for the alleged insolvency of the settlement and adjustment. Should the Mortgages fail to procure such insurance or keep the same in full force and effect for the duration of this mortgage, then the Mortgagee, if it so elects, may place any or all of said insurance at the Mortgages' expense, and the Mortgages agree to pay for this insurance and any amount advanced by the Mortgagee shall be secured hereby.

The Mortgagee may also require the Mortgages to procure and maintain insurance upon other goods and chattels conveyed by this mortgage in such amount and on such terms as set forth above.

The Mortgages shall pay all taxes and assessments that may be levied against said goods and chattels, this instrument or the indebtedness secured hereby. In case Mortgages shall neglect or fail to pay said expenses, Mortgagee, at its option, may pay them and all sums of money so expended shall be secured by this mortgage.

All repairs and upkeep of the property shall be at the Mortgages' expense and any repairs or additions made to the property shall become part thereof and shall be operated in secure the indebtedness in the same manner as the original property.

This mortgage may be assigned and/or said note negotiated without notice to the Mortgages and when assigned and/or negotiated shall be free from any defenses, counter-claims or cross-complaint by Mortgages. The assignee shall be entitled to the same rights as his assignor.

The happening of any of the following events shall constitute a default under the terms of this mortgage and upon such happening the indebtedness secured hereby shall become due and payable, without notice or demand, and it shall be lawful, and the Mortgagee, its agent, successor, and assigns, is hereby authorized to immediately take possession of all or any part of the above described property: (1) Default in payment of said note or indebtedness, interest charges or payments, taxes or insurance, or any of them; (2) The sale or offer for sale, or assignment or disposition of all or any part of the above described goods and chattels, or the removal or attempt to remove any of such property from the above described premises without the written consent of the Mortgagee; (3) Should this mortgage cover an automobile, the removal or attempt to remove such automobile from the county or state without the written consent of the Mortgagee; (4) Should the representations of the Mortgages (if more than one, then any one of them) contained herein be in whole or in part untrue; (5) The filing of a petition in bankruptcy by or against the Mortgages or either of them, or insolvency of the Mortgages, or either of them; (6) Should the Mortgagee deem itself or the debt insecure, for any reason; (7) Upon the failure of the Mortgages to carry out or upon the breach by the Mortgages of the terms and conditions of this Mortgage.

For the purpose of taking possession, the Mortgagee is authorized to enter the premises where the property is located and remove the same and is not to be liable for damages for trespass thereby caused.

The Mortgagee, after repossession, is hereby authorized to sell the goods and chattels and all equity of redemption of the Mortgagee without legal procedure and without demand for performance; and the Mortgagee in the event of such sale will give not less than five (5) days' notice of the time, place and terms of such sale by advertisement in some newspaper published in the county or city where the mortgaged property or some portion of such property is located. If there is no such newspaper in the county where the property is located, then such publication shall be in the newspaper having a large circulation in said county or city, and provided further that such place shall be either in the city or county in which Mortgagee resides or in the city or county in which Mortgagee, its successor and assigns is licensed, whichever Mortgagee, its successor and assigns shall select.

If this mortgage includes both a motor vehicle and other personal property, and if there shall occur default as above described, the Mortgagee at its option may take any legal or any action it may deem necessary against the 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 its 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 successor and assigns, 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. IN TESTIMONY THEREOF, witness the hand(s) and seal(s) of said Mortgagee(s).

WITNESS *[Signature]* ..... *[Signature]* ..... (SEAL)  
WITNESS *[Signature]* ..... *[Signature]* ..... (SEAL)  
WITNESS *[Signature]* ..... *[Signature]* ..... (SEAL)

STATE OF MARYLAND CITY OF Cumberland TO WIT:  
COUNTY OF February 16th 1953 before me.

I HEREBY CERTIFY that on this 16th day of February 1953 before me, subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City of Cumberland, personally appeared TAYLOR, Robert L. & Elisabeth M. (his wife) the Mortgagee(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 V. H. ROBERTS.

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.

*[Signature]*  


FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.

CHATTEL MORTGAGE

Account No. D-5094... Actual Amount of this Loan is \$ 768.00... Cumberland Maryland... February 14... 19 53.

KNOW ALL MEN BY THESE PRESENTS, that the undersigned Mortgages do by these presents bargain, sell and convey to

FAMILY FINANCE CORPORATION

40 N. Mechanic St., Cumberland Maryland, Mortgagee



for and in consideration of a loan, receipt of which is hereby acknowledged by Mortgages in the sum of... Seven hundred sixty-eight... Dollars (\$ 768.00...) and which Mortgages covenant to pay as evidenced by a certain promissory note of even date payable in... 24... successive monthly instalments of \$... 32.00... each; the first of which shall be due and payable THIRTY (30) DAYS from the date hereof, with interest after maturity of 6% per annum: the personal property now located at Mortgages' residence at... Route #1, Olatown Rd. in the City of... Allegany... County of... State of Maryland, described as follows:

A certain motor vehicle, complete with all attachments and equipment, now located at Mortgages' residence indicated above, to wit:

Table with columns: MAKE, MODEL, YEAR, ENGINE NO., SERIAL NO., OTHER IDENTIFICATION. Entry: None

All the furniture, household appliances and equipment, and all other goods and chattels now located in or about Mortgages' residence indicated above, to wit:

- 1 dresser; 1 vanity; 1 bed; 1 chest drawers; 1 cedar chest; 1 bed; 1 chest drawers; 1 sofa bed; 2 easy chair; 1 RCA Victor floor radio; 1 coffee table; 3 end tables; 1 chrome table; 4 chrome chairs; 1 desk; 1 white china closet; 1 General Electric stove electric; 1 General Electric refrigerator; 1 table wood; 4 wood chairs; 1 General Electric washing machine; 1 Singer electric sewing machine



including but not limited to all cooking and washing utensils, pictures, fittings, linens, china, crockery, musical instruments, and household goods of every kind and description now located in or about the Mortgages' residence indicated above.

TO HAVE AND TO HOLD, all and singular, the said personal property unto said Mortgagee, its successors and assigns, forever.

Mortgages covenant that they EXCLUSIVELY OWN AND POSSESS SAID PERSONAL PROPERTY, and that there is no lien, claim, encumbrance or conditional purchase title against said personal property or any part thereof, except... None

PROVIDED, NEVERTHELESS, that if the Mortgages shall well and truly pay unto the said Mortgagee the said sum as above indicated, the actual amount of money loan and paid to the undersigned borrower, according to the terms of and as evidenced by that certain promissory note of even date above referred to; then these presents and everything herein shall cease and be void; otherwise to remain in full force and effect. 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 \$... 92.16... 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 5c for each default continuing for five or more days in the payment of \$1.00 or a fraction thereof.

Mortgages covenants that, if this mortgage covers a motor vehicle, he or she will not remove the motor vehicle from the State of Maryland; or the other mortgaged personal property from the described premises without the consent in writing of the Mortgagee, its successor and assigns, 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 Mortgages covenant that they will, at their own cost and expense, procure insurance of the property for the benefit of the Mortgagee against loss or damage by fire, theft, collision or conversion. This shall be procured with an insurance company duly qualified to act in this State and in an amount agreeable to the Mortgagee. Such policies will name the Mortgagee as a co-insured or such policies shall have attached a Mortgagee loss payable clause, naming the Mortgagee therein, and these policies shall be delivered to the Mortgagee and the Mortgagee may make any settlement or adjustment of any claim or claims for all loss received under or by virtue of any insurance policies, or otherwise, and may receive and collect the same. Furthermore, Mortgagee may execute in the name of the Mortgages and deliver all such instruments and do all such acts as attorney in fact for the Mortgages as may be necessary or proper or convenient to execute any such settlement adjustment or collection, without liability to the Mortgages for the alleged inadequacy of the settlement and adjustment. Should the Mortgages fail to procure such insurance or keep the same in full force and effect for the duration of this mortgage, then the Mortgagee, if it so elects, may place any or all of said insurance at the Mortgages' expense, and the Mortgages agree to pay for this insurance and any amount advanced by the Mortgagee shall be secured hereby.

The Mortgagee may also require the Mortgages to procure and maintain insurance upon other goods and chattels conveyed by this mortgage in such amount and on such terms as set forth above.

The Mortgages shall pay all taxes and assessments that may be levied against said goods and chattels, this instrument or the indebtedness secured hereby. In case Mortgages shall neglect or fail to pay said expenses, Mortgagee, at its option, may pay them and all sums of money so expended shall be secured by this mortgage.

All repairs and upkeep of the property shall be at the Mortgages' expense and any repairs or additions made to the property shall become part thereof and shall be operated to secure the indebtedness in the same manner as the original property.

This mortgage may be assigned and/or said note negotiated without notice to the Mortgages and when assigned and/or negotiated shall be free from any defense, counter-claims or cross-complaint by Mortgages. The assignee shall be entitled to the same rights as his assignor.

The happening of any of the following events shall constitute a default under the terms of this mortgage and upon such happening the indebtedness secured hereby shall become due and payable, without notice or demand, and it shall be lawful, and the Mortgagee, its agent, successor, and assigns, is hereby authorized to immediately take possession of all or any part of the above described property: (1) Default in payment of said note or indebtedness, interest charges or payments, taxes or insurance, or any of them; (2) The sale or offer for sale, or assignment or disposition of all or any part of the above described goods and chattels, or the removal or attempt to remove any of such property from the above described premises without the written consent of the Mortgagee; (3) Should this mortgage cover an automobile, the removal or attempt to remove such automobile from the county or state without the written consent of the Mortgagee; (4) Should the representations of the Mortgagee (if more than one, then any one of them) contained herein be in whole or in part untrue; (5) The filing of a petition in bankruptcy by or against the Mortgages or either of them, or insolvency of the Mortgages, or either of them; (6) Should the Mortgagee deem itself or the debt insecure, for any reason; (7) Upon the failure of the Mortgages to carry out or upon the breach by the Mortgages of the terms and conditions of this Mortgage.

For the purpose of taking possession, the Mortgagee is authorized to enter the premises where the property is located and remove the same and is not to be liable for damages for trespass thereby caused.

The Mortgagee, after repossession, is hereby authorized to sell the goods and chattels and all equity of redemption of the Mortgagee without legal procedure and without demand for performance; and the Mortgagee in the event of such sale will give not less than five (5) days' notice of the time, place and terms of such sale by advertisement in some newspaper published in the county or city where the mortgaged property or some portion of such property is located. If there is no such newspaper in the county where the property is located, such publication shall be in the newspaper having a large circulation in said county or city, and provided further that such place shall be either in the city or county in which Mortgagee resides or in the city or county in which Mortgagee, his successor and assigns is licensed, whichever Mortgagee, his successor and assigns shall elect.

If this mortgage includes both a motor vehicle and other personal property, and if there shall occur default as above described, the Mortgagee at its option may take any legal or any action it may deem necessary against the 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 its 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, his successor and assigns, 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. IN TESTIMONY THEREOF, witness the hand(s) and seal(s) of said Mortgagee(s).

WITNESS *E. F. Hoban* ..... *Harry F. White* ..... (SEAL)  
WITNESS *D. Shaffer* ..... *Louella C. White* ..... (SEAL)  
WITNESS ..... (SEAL)

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

I HEREBY CERTIFY that on this 14 day of February, 1953, before me, subscriber, a NOTARY PUBLIC of the State of Maryland, in and for the City of Allegany, personally appeared

White, Harry F. & Louella C. the Mortgagee(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 V. E. Koppelt

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.

*V. E. Koppelt*  
Notary Seal: V. E. Koppelt, Notary Public, Allegany, Md.

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.

This Chattel Mortgage, Made this 18<sup>th</sup> day of February  
 1953, by and between

Lesley G. Genevie

Cumberland of Alleghany County,

Maryland, part 7 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 & Sixty-seven <sup>25/100</sup> Dollars (\$1067<sup>48</sup>), which is payable with interest at the rate of 6% per annum in 4 <sup>Quarterly</sup> ~~Monthly~~ installments of Two Hundred & Sixty-six <sup>25/100</sup> Dollars (\$266<sup>57</sup>) payable on the 18<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 Alleghany County, Maryland:  
1951 - Plymouth 4407 Sedan  
Serial # 12711202

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 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 \_\_\_\_\_ of the first part.

Attest as to all:

H. Chaudin \_\_\_\_\_ (SEAL)  
State of Maryland, \_\_\_\_\_ (SEAL)

Allegany County, to-wit:

I hereby certify, That on this 18<sup>th</sup> day of February 1912, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

Charles B. Genovis  
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. Chaudin, 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 H. Chaudin in like manner made \_\_\_\_\_ the Agent of said Mortgagee and duly authorized to make



\_\_\_\_\_ my hand and Notarial Seal.

C. B. Genovis  
Notary Public

My Commission expires May 4, 1908

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.

Purchase Money

**This Mortgage**, Made this 18th day of FEBRUARY, in the year Nineteen hundred and fifty three, by and between Leo Warren Ryan

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 \$ 283.95 due from Leo Warren Ryan

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 \$ 283.95 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 Chevrolet, Belair 2 Dr. Sedan,  
Motor No. HAM386854  
Serial No. 14HKHL28794

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 \$ 283.95, 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. Samuel Mayberry Jr Leo Warren Ryan (SEAL)  
\_\_\_\_\_(SEAL)

State of West Virginia,  
Mineral County, To Wit:

I hereby certify that on this 18th day of FEBRUARY, in the year Nineteen hundred and fifty three, before me, the subscriber, a Notary Public of the State of West Virginia, in and for said County of Mineral, personally appeared Leo Warren Ryan 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 \_\_\_\_\_, Cashier of the said The First National Bank of Piedmont, West 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. Samuel Mayberry Jr  
7th 1961  
Notary Public

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.

PURCHASE MONEY/  
**This Chattel Mortgage**, Made this 18th day of  
1952  
February, in the year 1952, by and between

John Francis Hoban

of Allegany County, Maryland, hereinafter called the mortgagor, and the Fidelity Savings Bank of Frostburg, Allegany County, Maryland, a corporation, hereinafter called the mortgagee,

WITNESSETH:

Whereas, the said mortgagor is indebted unto the said mortgagee in the full sum of Twelve hundred and forty-three ----- -00/00 Dollars (\$ 1,243.00 ) which is payable in installments according to the tenor of his promissory note of even date herewith for the sum of \$ 1,243.00, payable to the order of said bank.

Now, therefore, in consideration of the premises and of the sum of One Dollar (\$1.00), the said mortgagor does hereby bargain and sell unto the said mortgagee the following described property, to-wit:

1951 Plymouth 4-door sedan, light blue, serial number 12 775 290

Provided that if the said mortgagor shall pay unto the said mortgagee the aforesaid sum of \$ 1,243.00 Dollars with interest as aforesaid, according to the terms of said promissory note, then these presents shall be and become void.

But in case of default in the payment of the mortgage debt aforesaid, or of the interest thereon or in any installment in whole or in part or in any covenant or condition of this mortgage

or any condition or provision of said note, 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 may take immediate possession of said property and the said mortgagee, its successors and assigns, or Albert A. Dosh, its, his or their constituted attorney or agent, 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 in the City of Frostburg, Maryland, upon giving at least ten (10) days' notice of the time, place and terms of sale by handbills in Frostburg, Maryland, or in some newspaper published in the City of Cumberland, Maryland, for cash, and the proceeds of said sale shall be applied first to the payment of all expenses of said sale, including a commission of five per cent (5%) to the party making said sale, and second, to the payment of said debt and the interest due said mortgagee, and the balance, if any, to be paid to the said mortgagor.

The mortgagor does further covenant and agree that pending this mortgage the motor vehicle hereinbefore described shall be kept in a garage situated at

217 Maple Street, Frostburg,

in Allegany County, Maryland, except when actually being used by the said mortgagor, and that the place of storage shall not be changed without the consent in writing of the said mortgagee.

~~The mortgagee does further covenant and agree that pending this mortgage the ground~~  
~~upon which the building is situated shall not be used for any other purpose~~

~~in~~ ~~the~~ ~~county~~ ~~of~~ ~~Allegany~~ ~~and~~ ~~that~~ ~~the~~ ~~same~~ ~~shall~~ ~~not~~ ~~be~~ ~~used~~ ~~for~~ ~~any~~ ~~other~~ ~~purpose~~ ~~whatsoever~~

Said mortgagor agrees to insure said property forthwith and pending the existence of this mortgage to keep it insured and in some company acceptable to the mortgagee in the sum of \$ full value , and to pay the premiums thereon and to cause the policy issued therefor to be endorsed as in case of fire to insure to the benefit of the mortgagee to the extent of its lien or claim thereon and to place such policy forthwith in the possession of the mortgagee.

Witness the hand and seal of said mortgagor on this 18th. day of February , in the year 1953

ATTEST: \_\_\_\_\_ [SEAL]

Ralph M. Pace  
Ralph M. Pace

John Francis Hoban [SEAL]  
John Francis Hoban

STATE OF MARYLAND, ALLEGANY COUNTY, to-wit:

I HEREBY CERTIFY that on this 18th. day of February, 1953 , before me, the subscriber, a Notary Public of the State of Maryland, in and for Allegany County, aforesaid, personally appeared

John Francis Hoban

the within named mortgagor, and acknowledged the foregoing mortgage to be his act and at the same time before me personally appeared William B. Yates, Treasurer, of the Fidelity Savings Bank of Frostburg, Allegany County, Maryland, 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 that he is the Treasurer and agent for said corporation and duly authorized by it to make this affidavit.

IN WITNESS WHEREOF, I have hereto set my hand and affixed my Notarial seal the day and year above written.



Ralph M. Pace  
Notary Public

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 8:30 A. M.

**This Mortgage**, Made this 17<sup>th</sup> day of February  
in the year Nineteen Hundred and fifty-three, by and between

GEORGE R. PETENBRINK and ANNA T. PETENBRINK, his wife,



of Frostburg, Allegany County, in the State of Maryland,  
parties of the first part, and FROSTBURG NATIONAL BANK, a national banking  
corporation duly incorporated under the laws of the United States of  
America, having its principal office in

Frostburg, 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 said party of the second part, its successors and assigns,  
in the full sum of

ELEVEN HUNDRED- - - - -00/100 (\$1100.00) DOLLARS,

payable one year after date of these presents, together with interest  
thereon at the rate of six per centum (6%) per annum, payable quarter-  
ly, as evidenced 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 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 (1929 Edition) as repealed and re-enacted, with  
amendments, by Chapter 923 of the Laws of Maryland, 1945, or any future amendments thereto.

Now Wherefore, 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:

ALL that lot, piece or parcel of ground situated on the northwesterly side of Bowery Street, in Frostburg, Allegany County, Maryland, and known as part of Lot No. 4 of Block 18 of Beall's First Addition to Frostburg, Allegany County, Maryland, and more particularly described as follows, to wit:

BEGINNING for the same on the northwesterly side of Bowery Street (formerly known as Main Street) at the northeast corner of the second parcel conveyed by Mary J. Hanna, et vir, to Mary E. Hanna, by deed dated February 18, 1936, and recorded in Deeds Liber 174, folio 305, among the Land Records of Allegany County, Maryland, said point being also at the end of a line drawn North twenty-nine degrees East eighty-three feet from the intersection of the northeasterly side of Loo Street and the northwesterly side of Bowery Street, and running thence with said side of said Bowery Street, North twenty-nine degrees East seventeen feet; thence North sixty-one degrees West one hundred and sixty-five feet to the southeasterly side of a twelve-foot alley; thence with said side of said alley, South twenty-nine degrees West seventeen feet; thence South sixty-one degrees East one hundred and sixty-five feet to the place of beginning.

IT being the same property which was conveyed by Emma Richardson, Widow, to George R. Petenbrink and Anna T. Petenbrink, his wife, by deed dated February 25, 1952, and recorded in Liber No. 238, folio 346, 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.

W~~hereby~~ fr ~~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 \_\_\_\_\_

ELEVEN HUNDRED-----00/100 (\$1100.00) DOLLARS

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, its SUCCESSORS ~~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 mortgagor, 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 assigns, the improvements on the hereby mortgaged land to the amount of at least ELEVEN HUNDRED-----00/00 (\$1100.00) 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 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 Both)

Ruth M. Todd

George R. Petenbrink [SEAL]

GEORGE R. PETENBRINK

Anna T. Petenbrink [SEAL]

ANNA T. PETENBRINK

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 17<sup>th</sup> day of February  
in the year nineteen hundred and fifty-three, before me, the subscriber  
a Notary Public of the State of Maryland, in and for said County, personally appeared  
George R. Petenbrink and Anna T. Petenbrink, 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 F. Earl Kreitsburg,  
Cashier of the Frostburg National Bank,  
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, and the said F. Earl Kreitsburg  
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

Notary Public

(FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 10:40 A. M.)**This Mortgage**, Made this 18<sup>th</sup> day of FEBRUARY in theyear Nineteen Hundred and Fifty-three by and betweenJames F. Juliano and Jackie M. Juliano, his wife,of ALLEGANY 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 Five 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 5 per cent. per annum, in the manner following:By the payment of Ninety-four & 36/100 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 that parcel of ground fronting along South Cedar Street Extended, Thomas Street Extended and West Street Extended in the City of Cumberland, Allegany County, Maryland, which is more particularly described as follows:

BEGINNING for the same at a stake standing on the Easterly side of West Street Extended, said stake being at the end of 254.95 feet on the first line of a piece of property which was conveyed to the City of Cumberland by Mary G. Walsh and William C. Walsh, Trustees, et al, by deed dated March 9, 1929, and recorded among the Land Records of Allegany County, in Liber 160, folio 309, and running then with part of the aforementioned first line South 52 degrees 05-minutes East 86.7 feet to the Westerly side of South Cedar Street Extended, then with said side of said Street South 24 degrees 30 minutes West 114.3 feet to a iron pin on the Northerly side of Thomas Street Extended, and then with said side of said Street North 29 degrees 33 minutes West 86.15 feet to an iron pin, and to the Easterly side of West Street Extended and then with said side of said Street North 14 degrees 41 minutes East 85.2 feet to the place of beginning. All courses of this description refer to the True Meridian and all distances are horizontal.

Being the same property which was conveyed unto James F. Juliano by deed of the Mayor and City Council of Cumberland, Maryland, dated June 24, 1946, recorded in Liber 213, folio 605, one of the Land Records of Allegany County, Maryland.

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 mortgagor's 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 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 Five 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 taxes 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 govern-

mental 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, 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.

Attest:

George W. Legge  
James F. Juliano (SEAL)  
Jackie M. Juliano (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 18TH day of FEBRUARY  
in the year nineteen hundred and forty-five, before me, the subscriber,  
a Notary Public of the State of Maryland, in and for said County, personally appeared

James F. Juliano and Jackie M. Juliano, 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 mortgagor 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 mortgagor.

Hand and Notarial Seal the day and year aforesaid.  
  
George W. Legge  
Notary Public

(FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 11:55 A. M.)

THIS MORTGAGE, Made this 18<sup>th</sup> day of February, 1953, by and between HARRY P. NORTHCRIFT and OLIVE I. NORTHCRIFT, 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 Five Thousand (\$5,000.00) Dollars, payable one year after date, with interest from date at the rate of six per cent (6%) per annum, payable quarterly;

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 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 the following described property:

**PARCEL ONE:** ALL that lot, or piece of ground lying and being situated on the South side of the State Road, formerly called Baltimore Turnpike, about 4-1/2 miles East of the City of Cumberland, in Cross Election District No. 21, of Allegany County, State of Maryland.

BEGINNING for the same at an iron peg standing on the South side of the above mentioned road, and at the end of a Reference line drawn from the Southwest corner of the concrete-block foundation of M. F. Rice and J. E. Ferrin frame-dwelling house on the opposite side of the aforesaid road, South 83 degrees 40 minutes West 169 feet; and running thence with part of the fourth line of Harry O'Neal and wife's whole farm, North 69 degrees West 8-1/4 perches and 1 link to iron peg; South 24 degrees 45 minutes West 24 perches to iron peg, at the end of 8-1/4 perches on the 7th line of the whole farm, then with the remainder of said line, South 25 degrees East 5-3/4 perches to stake, thence with part of the 8th line of the whole farm, South 52 degrees East 4-1/2 perches to an iron peg, thence North 24 degrees 45 minutes East 29-1/2 perches and 1 link to the place of beginning, containing 1-9/16 acres, more or less.

Being the same property which was conveyed to the first parties by Harry O'Neal and Bessie E. O'Neal, his wife, by deed dated the 1st day of April, 1926, and recorded among the Land Records of Allegany County in Liber 152, folio 625.

PARCEL TWO: ALL that tract, piece or parcel of ground lying and being situated on the south side of the State Road, formerly called Baltimore Turnpike, and on the south side of Elk Lick Run, about 4-1/2 miles east of the City of Cumberland, in Gross Election District No. 21, of Allegany County, State of Maryland, particularly described as follows:

BEGINNING for the same at an iron pipe standing about 1 perch southwardly from the center of Elk Lick Run on the last or fifth line of Harry P. Northcraft lot adjoining on the west, it being also at the end of a reference line drawn from the most northeast brick corner post of Harry P. Northcraft's front porch of his dwelling house, situated on lot deeded him by deed hereinafter

referred to North 49 degrees 15 minutes East 45.7 feet, and running thence reversing the 5th line of the Harry P. Northcraft deed, said deed bearing date April 18th, 1926, and recorded in Liber No. 152, folio 625, one of the Land Records of Allegany County, Maryland, allowing 20 minutes for variation, South 24 degrees 45 minutes West 16 perches and 3 links to iron peg; thence with part of the 8th line of Harry O'Neal's whole farm, allowing 5-3/4 degrees for variation, South 46 degrees 15 minutes East 3 perches and one link to iron peg again allowing 20 minutes for variation, North 24 degrees 45 minutes East 16-1/2 perches and 5 links to iron peg standing on the south bank of Elk Lick Run; thence North 56 degrees West 3 perches and one link to the place of beginning; containing 5/16 of an acre more or less. Surveyed August 4th, 1934. All bearings being magnetic and all measurements surface.

Being the same property conveyed to the first parties by Harry O'Neal and Bessie E. O'Neal, his wife, by deed dated the 18th day of August, 1934, and recorded among the Land Records of Allegany County, Maryland, in Liber 171, folio 572.

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 Five Thousand (\$5,000.00) 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 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 its successors or assigns, the improvements on the hereby mortgaged property to the amount of at least Five Thousand (\$5,000.00) 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 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:

Harry P. Northcraft (SEAL)  
Harry P. Northcraft

F. C. Boon

Olive I. Northcraft (SEAL)  
Olive I. Northcraft

STATE OF MARYLAND,  
ALLEGANY COUNTY, to-wit:

I HEREBY CERTIFY, That on this 18<sup>th</sup> day of February, 1953, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared HARRY P. NORTHGRAFT and OLIVE I. NORTHGRAFT, 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. TINDAL, 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.



Floyd C. Boon  
Notary Public

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 1:00 P.M.

This Chattel Mortgage, made this 19<sup>th</sup> day of February, 1953, by and between

Daniel K. Riggs of Allegany County, Maryland, hereinafter called the mortgagor, and The Commercial Savings Bank of Cumberland, Maryland, a corporation, hereinafter called the mortgagee, WITNESSETH:

Whereas the said mortgagor stand indebted unto the said mortgagee in the full sum of Two Hundred Twenty-nine and 68/100 Dollars (\$ 229.68 ) payable in 12 successive monthly installments of \$ 19.14 each beginning one month after the date hereof, as is evidenced by my promissory note of even date herewith.

Now, therefore, in consideration of the premises and of the sum of One Dollar, the said mortgagor do hereby bargain and sell unto the mortgagee, its successors and assigns, the following property, to-wit:

One Model 1010 Halli Crafters Television Set, Serial 469551, together with antennae.  
Provided if the said mortgagor shall pay unto the said mortgagee the aforesaid sum of \$ 229.68 according to the terms of said promissory note and perform all the covenants herein agreed to be performed by said mortgagor, then this mortgage shall be void.

The mortgagor doth covenant and agree, pending this mortgage, as follows: That said ~~estate~~ <sup>Chattel</sup> ~~building~~ <sup>building</sup> shall be kept in a ~~good~~ <sup>good</sup> ~~condition~~ <sup>condition</sup> at 115 N. Mechanic Street, in Cumberland, Maryland. except when actually being used by said mortgagor, and that the place of storage shall not be changed without the written consent of said mortgagee; to keep said ~~estate~~ <sup>building</sup> in good repair and condition; to pay all taxes, assessments and public liens legally levied on said ~~estate~~ <sup>building</sup> when legally demandable; to pay said mortgage debt as agreed; to have said ~~estate~~ <sup>building</sup> insured, and pay the premiums therefor, in some reliable company against fire, ~~theft and lightning~~ 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 or any installment thereof, in whole or in part, or 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 entitled to and may take immediate possession of said property, and the said mortgagee, its successors or assigns, or Wilbur V. Wilson, its, his or their constituted attorney or agent, 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 8% to the party making 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, his personal representatives or assigns; and in case of a deficiency any unearned premiums on insurance may be collected by said mortgagee and applied to said deficiency.

WITNESS the hand and seal of said mortgagor the day and year first aforesaid.  
Attest: William C. Dudley Daniel K. Riggs (SEAL)  
(SEAL)

STATE OF MARYLAND, ALLEGANY COUNTY, TO-WIT:  
I HEREBY CERTIFY that on this 19<sup>th</sup> day of February, 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for Allegany County, personally appeared Daniel K. Riggs and acknowledged the foregoing mortgage to be set; and at the same time, before me, also personally appeared George C. Cook, Cashier of The Commercial Savings Bank of Cumberland, Maryland, the 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 that he is the agent of said Corporation and duly authorized by it to make this affidavit.



William C. Dudley  
Notary Public

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 3:20 P.M.  
**CHATTEL MORTGAGE**

MORTGAGOR'S NAME AND ADDRESS: **MORGAN, IRENE B. & DeSALES C.**  
 RFD #6, POTOMAC PARK  
 CUMBERLAND, MD.

LOAN NO. **8888**

MORTGAGEE: **NATIONAL LOAN COMPANY**  
 201 S. George St. Cumberland, Md.  
 Phone 2017 or 61  
 Office Hours: Daily 9 a.m. to 5 p.m. - Sat. 9 a.m. to 1 p.m.

Date of this Mortgage	First Payment Due	Principal Amount of Note and Actual Amount of Loan \$	Principal and Int. Payable in 12 Monthly Payments	First Payment	Amount (Amount Paid)	FINAL PAYMENT DUE
2-19-53	3-30-53	500.	\$ 21.83	\$ 21.83	\$ 21.83	2-28-54
DATE YOU PAY EACH MONTH: <b>30th</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 Mortgagee (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 the 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 15 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.
Nash	4 Dr Sed	47		K-185970	R-821844

IN WITNESS WHEREOF, Witness the hand(s) and seal(s) of said Mortgagor(s).  
*David Sigel*  
*Geneva Stone*  
*Irene B. Morgan* (SEAL)  
*DeSales C. Morgan* (SEAL)

ACKNOWLEDGMENT

STATE OF MARYLAND CITY OF Cumberland TO WIT:  
 I, DAVID SIGEL, CERTIFY that on this 19th day of FEBRUARY, 1953, before me, the undersigned, a NOTARY PUBLIC of the State of Maryland, in and for the City aforesaid, personally appeared Irene B. Morgan and DeSales C. Morgan the Mortgagee(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 David Sigel  
 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 shown on face, 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.  
Geneva Stone  
 Notary Public

FILED AND RECORDED FEBRUARY 21<sup>st</sup> 1953 at 11:45 A.M.

PURCHASE MONEY

**This Mortgage**, Made this 31st day of December,

in the year Nineteen Hundred and Fifty Two, by and between  
Roy M. Bell and Clara J. Bell, his wife,

of Allegany County, in the State of Maryland,  
 parties of the first part, and Clara E. Critchfield,

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

Witness, the said parties of the first part are indebted to the  
 said party of the second part in the full and just sum of Ten Thous-  
 and (\$10,000.00) Dollars, which said sum is to be repaid at the rate  
 of at least Fifty (\$50.00) Dollars per month, without interest. The  
 same being the balance due on the amount of money loaned by the party  
 of the second part to the parties of the first part for the purchase  
 of the hereinafter described property.

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 there-  
 of, 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, her

heirs and assigns, the following property, to-wit: all that piece or parcel of ground  
 about 8 1/2 miles westerly of the City of Cumberland, Allegany County,  
 Maryland, known and designated as part of Lot No. 10 and the whole of  
 Lot No. 11 in Allegany Grove Camp Ground Amended, which said parcel  
 is more particularly described as follows, to-wit:

BEGINNING for the same at the end of 40 feet on the first  
 line of Lot No. 10 in said Addition and running thence with the North-  
 easterly side of Bradford Road South 88 degrees 8 minutes West 60 feet to

Compared and Made A True & Correct Copy  
 To Wedge City  
March 3 1953

LIBER 285 PAGE 100

FILED AND RECORDED FEBRUARY 19<sup>th</sup> 1953 at 3:20 P.M.  
 CHATTEL MORTGAGE

MORTGAGOR (NAME AND ADDRESS):  
**MORGAN, IRENE B. & DeSALES C.**  
 RFD #6, POTOMAC PARK  
 CUMBERLAND, MD.

LOAN NO. **8285**

MORTGAGEE  
**NATIONAL LOAN COMPANY**  
 201 S. George St. Cumberland, Md.  
 Phone 2017 or 61  
 Office Hours: Daily 9 a. m. to 5 p. m. Sat. 9 a. m. to 1 p. m.

Date of this Mortgage	First Payment Due	Principal Amount of Note and Actual Amount of Loan \$	Principal and Int. Payable in 18 Monthly Payments	First Payment	Others (Except Final)	FINAL PAYMENT DUE
2-19-53	3-30-53	300.	\$ 21.81	\$ 21.81	\$ 21.81	Aug. 1954

DATE YOU PAY EACH MONTH: **30th**

Agreed Rate of Interest 3% 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; 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 15 of Article 88A 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.
Nash	4 Dr Sed	47		K-185970	E-B21844

IN WITNESS WHEREOF, Witness the hand(s) and seal(s) of said Mortgagor(s).  
 Witness: Geneva Stone  
Irene B. Morgan (SEAL)  
DeSales C. Morgan (SEAL)

ACKNOWLEDGMENT

STATE OF MARYLAND CITY OF Cumberland TO WIT:

I HEREBY CERTIFY that on this 19th day of FEBRUARY, 1953, before me, the undersigned, a NOTARY PUBLIC of the State of Maryland, in and for the City aforesaid, personally appeared Irene B. Morgan and DeSales C. Morgan 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 David Sigel

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.  
Geneva Stone  
 Notary Public.

Cambridge and W. ...  
 High Elderly Md  
 March 2 53

FILED AND RECORDED FEBRUARY 21<sup>st</sup> 1953 at 11:45 A.M.

PURCHASE MONEY

**This Mortgage**, Made this 31<sup>st</sup> day of December,

in the year Nineteen Hundred and Fifty Two, by and between  
 Roy M. Bell and Clara J. Bell, his wife,

of ----- Allegany County, in the State of Maryland,  
 party ~~1<sup>st</sup>~~ of the first part, and Clara E. Critchfield,

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

Whereas, the said parties of the first part are indebted to the  
 said party of the second part in the full and just sum of Ten Thou-  
 sand (\$10,000.00) Dollars, which said sum is to be repaid at the rate  
 of at least Fifty (\$50.00) Dollars per month, without interest. The  
 same being the balance due on the amount of money loaned by the party  
 of the second part to the parties of the first part for the purchase  
 of the hereinafter described property.

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 there-  
 of, 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, her

heirs and assigns, the following property, to-wit: all that piece or parcel of ground  
 about 5 $\frac{1}{2}$  miles Westerly of the City of Cumberland, Allegany County,  
 Maryland, known and designated as part of Lot No. 10 and the whole of  
 Lot No. 11 in Allegany Grove Camp Ground Amended, which said parcel  
 is more particularly described as follows, to-wit:

BEGINNING for the same at the end of 40 feet on the first  
 line of Lot No. 10 in said Addition and running thence with the North-  
 erly side of Braddock Road South 58 degrees 5 minutes West 60 feet to

a stake, then at right angles to said Braddock Road, North 31 degrees 55 minutes West 220 feet, more or less, to a stake standing at the edge of Braddock Run, then with the meanders of Braddock Run the approximate courses and distances of North 58 degrees 5 minutes East 50 feet, North 50 degrees East 11 feet, more or less, to intersect a line drawn North 31 degrees 55 minutes West from the place of beginning, and then reversing said line South 31 degrees 55 minutes East 221 feet, more or less, to the place of beginning.

IT BEING the same property which was conveyed to Roy M. Bell and Clara J. Bell, his wife, by deed of Raymond F. Wigfield and Betty M. Wigfield, his wife, of even date herewith, and which said deed has been recorded among the Land Records of Allegany County, Maryland, in Liber No. \_\_\_\_\_, folio \_\_\_\_\_.

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, her

executor, administrator or assigns, the aforesaid sum of Ten Thousand Dollars, without interest,

~~starting 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 Roy M. Bell and Clara J. Bell, 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 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 Clara E.

Critchfield, her

heirs, executors, administrators and assigns, or Neal Spair Cook, 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 her \_\_\_\_\_ assigns, the improvements on the hereby mortgaged land to the amount of at least

Ten Thousand \_\_\_\_\_ 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 \_\_\_\_\_ 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:

Mabel Boon  
as to both

Roy M. Bell [SEAL]  
Roy M. Bell

Clara J. Bell [SEAL]  
Clara J. Bell

[SEAL]

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 12<sup>th</sup> day of JANUARY,

in the year Nineteen Hundred and Fifty Three, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared Roy M. Bell and Clara J. Bell, his wife,

and \_\_\_\_\_ acknowledged the foregoing mortgage to be their respective act and deed; and at the same time before me also personally appeared Clara E. Critchfield,

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.



\_\_\_\_\_ my hand and Notarial Seal the day and year aforesaid.

Mabel Boon  
Notary Public.

Walter Frostburg Co.  
March 3, 1953

FILED AND RECORDED FEBRUARY 21<sup>st</sup> 1953 at 11:00 A.M.

PURCHASE MONEY

**This Mortgage**, Made this 10<sup>th</sup> day of February,  
in the year Nineteen Hundred and fifty-three, by and between

ALLEN W. BEEMAN and EVELYN C. BEEMAN, his wife,

of Allagany County, in the State of Maryland,

parties of the first part, and FROSTBURG NATIONAL BANK, a national banking corporation duly incorporated under the laws of the United States of America, having its principal office in

Frostburg, Allagany County, in the State of Maryland,

part y of the second part. WITNESSETH:

Whereas, the said parties of the first part are justly indebted unto the said Frostburg National Bank, its successors and assigns, in the full and just sum of SIXTY-FIVE HUNDRED and 00/100 - - - - - DOLLARS (\$6500.00) with interest from date at the rate of four per centum (4%) per annum on the unpaid principal until paid, said principal and interest being payable at the Frostburg National Bank, Frostburg, Maryland, in monthly installments of \$53.51, payable on the 20<sup>th</sup> day of each and every month after the date hereof until the principal and interest aforesaid are fully paid, as evidenced 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. The parties of the first part shall have the privilege of paying off this indebtedness, together with interest as aforesaid to the date of said payment, at any time.

And the said parties of the first part covenant and agree to pay to the said party of the second part, in addition to the said payments above set forth, a sum equal to the premiums that will next become due and payable on policies of fire or other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged property (as estimated by the party of the second part) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such premiums, taxes and assessments will become delinquent, such sums to be held in trust by the party of the second part, for the payment of such premiums, taxes or assessments.

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 part 100 of the first part do give, grant, bargain and sell, convey, release and confirm unto the said part y of the second part, its successors, assigns and assigns, the following property, to-wit:

ALL that lot, piece or parcel of ground lying and being on the southerly side of Spring Street, in Frostburg, Allegany County, Maryland, known and designated as Lot No. 6, being also part of the tract of land called "The Hotel", which said lot is more particularly described as follows, to wit:

BEGINNING for the same on the southerly side of Spring Street at the end of 655.5 feet on the line drawn North 40 degrees East from a bounded black walnut tree, it being also at the north-easterly corner of Lot No. 5 in said Addition, and running thence with said side of said Spring Street, North 40 degrees East 139 feet; thence South 57 1/2 degrees East 678 feet to the boundary line of the Cumberland and Pennsylvania Railroad; thence with said Railroad, South 30 degrees West 138 feet; thence by a straight line to the place of beginning, containing 2 1/6 acres more or less.

IT being the same property which was conveyed by Hartley L. Wigfield, Jr., et ux, to Allen W. Beeman, 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, its successors, ~~executors, administrators~~ or assigns, the aforesaid sum of Sixty-five Hundred Dollars - - - - - (\$6500.00) - - - - -

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, its successors, ~~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 mortgagor, 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 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 or other losses to issue to the benefit of the mortgagee, its successors ~~heirs~~ 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 Bath)

Ruth M. Todd

Allen W. Beeman [SEAL]  
ALLEN W. BEEMAN

Evelyn C. Beeman [SEAL]  
EVELYN C. BEEMAN

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 20<sup>th</sup> day of FEBRUARY  
in the year nineteen hundred and fifty-three, before me, the subscriber  
a Notary Public of the State of Maryland, in and for said County, personally appeared

Allen W. Beeman and Evelyn C. Beeman, 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 F. Earl Kreitsburg,  
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 Kreitsburg  
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  
Notary Public

2  
 West Rego City  
 March 3 '53

FILED AND RECORDED FEBRUARY 21<sup>st</sup> 1953 at 10:10 A.M.

PURCHASE MONEY

**This Mortgage**, Made this 20<sup>TH</sup> day of FEBRUARY in the

year Nineteen Hundred and Fifty-three by and between

John R. Purinton and Ethel D. Purinton, his wife,of Allegany County, in the State of Maryland,part 128 of the first part, hereinafter called mortgagor<sup>s</sup>, 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<sup>s</sup>, the sum of Twenty-six Hundred & 00/100 Dollars,which said sum the mortgagor<sup>s</sup> agree to repay in installments with interest thereon from the date hereof, at the rate of 5 per cent. per annum, in the manner following:By the payment of Twenty-seven & 58/100 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<sup>s</sup> 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 lying on the Westerly side of Virginia Avenue in the City of Cumberland, Allegany County, Maryland, and being part of Lot No. 476 as designated on the Plat of Walsh's Addition to South Cumberland, Maryland, and more particularly described as follows:

BEGINNING for the same at a point on the Westerly side of Virginia Avenue at the end of 103½ feet measured in a Northerly direction along the Westerly side of Virginia Avenue from its intersection with the Northerly side of Elder Street, and running then with the Westerly side of said Virginia Avenue North 28 degrees 15 minutes East 29½ feet, then at right angles to said Avenue North 61 degrees 45 minutes West 120 feet to a 16 foot alley, and with it South 28 degrees 15 minutes West 29½ feet, then South 61 degrees 45 minutes East 120 feet to the place of beginning.

Being the same property which was conveyed unto the parties of the first part by deed of Stanley M. Cosner and Susan M. Cosner, his wife, of even date, which is intended to be recorded among the Land Records of Allegany County, Maryland, prior to the recording of these presents.

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 <sup>s</sup> 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 mortgagor <sup>s</sup> 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 <sup>s</sup> , 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 <sup>s</sup> 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 <sup>s</sup> , 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 <sup>s</sup> , their representatives, heirs or assigns.

**And** the said mortgagor <sup>s</sup> , 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 Twenty-six Hundred & 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 <sup>s</sup> , 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 <sup>s</sup> , 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 <sup>s</sup> 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 <sup>s</sup> 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, 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.

Attest:

*[Handwritten signature]*

*John R. Purinton* (SEAL)  
John R. Purinton  
*Ethel Purinton* (SEAL)  
Ethel D. Purinton

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 20<sup>TH</sup> day of FEBRUARY

in the year nineteen hundred and fifty three, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

John R. Purinton and Ethel D. Purinton, 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.

*[Handwritten signature]*  
Notary Public

Cumberland, Maryland, May 13, 1953

For value received, the First Federal Savings and Loan Association of Cumberland hereby releases the within and foregoing mortgage. Witness the signature of Lynn C. Koshley, its President, and the corporate seal of said corporation, attested by its Secretary, Gerald L. Harrison, the day and year above written.

(Corporate Seal)  
Attest: By Gerald L. Harrison  
Secretary

First Federal Savings and Loan Association of Cumberland  
By Lynn C. Koshley  
President

5-1-53

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 <sup>B</sup> 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 mortgagor <sup>B</sup> 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 <sup>they</sup> 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 thereto 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 <sup>B</sup>, ~~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 <sup>B</sup> 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 <sup>B</sup> 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 <sup>B</sup>, ~~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 <sup>B</sup>, ~~their~~ representatives, heirs or assigns.

**And** the said mortgagor <sup>B</sup>, 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 Twenty-six Hundred & 00/100----- 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 <sup>B</sup>, 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 <sup>B</sup>, 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 <sup>B</sup> 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 <sup>B</sup> 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 or 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 or 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.

Attest:

*[Handwritten signature]*

*John R. Furinton* (SEAL)  
John R. Furinton  
*Ethel D. Furinton* (SEAL)  
Ethel D. Furinton

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 20th day of FEBRUARY

in the year nineteen hundred and ~~two~~ fifty-three, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

John R. Furinton and Ethel D. Furinton, 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. Logee 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

Cumberland, Maryland, May 13, 1953  
For value received, the First Federal Savings and Loan Association of Cumberland hereby releases the within and foregoing mortgage.  
Witness the signature of Lynn C. Keshley, its President, and the corporate seal of said corporation, attested by its Secretary, Gerald L. Harrison, the day and year above written.  
(Corporate Seal)  
Attest: By Gerald L. Harrison Secretary  
By Lynn C. Keshley President  
5-1-53

Compared and Corrected  
To *As St. Louis City*  
*March 3 1953*

LIBER 285 PAGE 110

FILED AND RECORDED FEBRUARY 21<sup>st</sup> 1953 at 10:00 A.M.

**This Mortgage**, Made this 20<sup>TH</sup> day of FEBRUARY in the  
year Nineteen Hundred and ~~thirty~~ fifty-three by and between  
Charles R. Webrack and Edna E. Webreck, his wife,

of Allegheny County, in the State of Maryland,  
part ies of the first part, hereinafter called mortgagore, 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 mortgagore, the sum of  
Three Thousand & 00/100-----Dollars,

which said sum the mortgagore 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 & 00/100-----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 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 mortgagore 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 or parcel of ground lying and being on the Easterly  
side of Oak Street in Cumberland, Allegheny County, Maryland, known and  
described as Lot No. 2 on the plat showing sub-division of the real  
estate of W. A. Cornwell on Oak Street, which plat is recorded in Liber  
52, folio 593, one of the Judgment Records of Allegheny County, Maryland,  
and which lot or parcel of ground is particularly described as follows:

-BEGINNING for the same on the Easterly side of Oak Street at the  
end of the first line of Lot No. 1 of said sub-division, said point being  
South 15 degrees 9 minutes West 70 feet from the intersection of the  
Southerly side of Boone Street with the Easterly side of Oak Street and  
running then with said side of Oak Street South 15 degrees 9 minutes West  
40 feet to the line dividing Lots Nos. 2 and 3 in said sub-division, then  
with said dividing line South 74 degrees 51 minutes East 100 feet to the  
Westerly side of Cornwell Alley, then with the Westerly side of said Alley  
North 15 degrees 9 minutes East 40 feet to the line dividing Lots Nos.  
1 and 2 in said sub-division, then with said dividing line North 74  
degrees 51 minutes West 100 feet to the place of beginning.

Being the same property which was conveyed unto the parties of the  
first part by deed of Henry F. Kelly and Margaret C. Kelly, his wife,  
dated March 18, 1948, recorded in Liber 219, folio 489, one of the Land



Records of Allegany County, Maryland.

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 ~~is~~ 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 mortgagor ~~is~~ 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 ~~is~~ 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 their 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 ~~is~~ 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 ~~is~~ 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 ~~is~~ 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 ~~is~~ their representatives, heirs or assigns.

And the said mortgagor, ~~is~~ 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 Three 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 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 mortgagor ~~is~~ 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 ~~is~~ 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 ~~is~~ 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

herby 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, 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.

Attest:

*George W. Leggs*

*Charles R. Webreck* (SEAL)  
CHARLES R. WEBRECK  
*Edna E. Webreck* (SEAL)  
EDNA E. WEBRECK

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 20th day of FEBRUARY

in the year nineteen hundred and ~~one~~ fifty-three, before me, the subscriber, a Notary Public of the State of Maryland, in and for said County, personally appeared

Charles R. Webreck and Edna E. Webreck, 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. Leggs, 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. Leggs*  
Notary Public

Compared and Mailed *1/20/53*  
To *Wiley City*  
*March 3 1953*

LIBER 285 PAGE 113

FILED AND RECORDED FEBRUARY 21<sup>st</sup> 1953 at 8:30 A.M.

*Purchase Money*  
This Chattel Mortgage, Made this *20<sup>th</sup>* day of *February*  
19 *53*, by and between  
*William P. Cooper*

*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 *Seventeen Hundred Sixty-two & 44/100* Dollars (\$ *1762.<sup>44</sup>*), which is payable with interest at the rate of *5%* per annum in *12* monthly installments of *One hundred & forty-six & 87/100* Dollars (\$ *146.<sup>87</sup>*) payable on the *1st* 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*:  
*1953 - Chevrolet - Styline - Deluxe, # BT Adair*  
*Motor # I.A.Q 749-19*  
*Serial # B53B-02088.*

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 of the first part.

Attest as to all:

William P. Cooper (SEAL)

H. Landis (SEAL)

State of Maryland,

Alleghany County, to-wit:

I hereby certify, That on this 20<sup>th</sup> day of February 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

William P. Cooper

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. Landis, 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 H. Landis 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.

Notary Public

To My City  
March 9 1953FILED AND RECORDED FEBRUARY 21<sup>st</sup> 1953 at 8:30 A.M.

*Purchase money*  
 This Chattel Mortgage, Made this 20<sup>th</sup> day of February  
 1953, by and between Joseph L. Martin  
 of Allegheny County,

Maryland, party 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 Six hundred sixty-one <sup>32</sup>/<sub>100</sub> Dollars (\$ 661<sup>32</sup> ), which is payable with interest at the rate of 6<sup>19</sup>/<sub>100</sub> per annum in 18 monthly installments of Thirty-six <sup>74</sup>/<sub>100</sub> Dollars (\$ 36<sup>74</sup> ) payable on the 30<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

Allegheny County, Maryland

1951 Farmall Cub Tractor  
Model 5-2-S  
Motor # 251341R2  
Serial # 79764

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 his, 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 coverage 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:

F. C. Boon (SEAL) Joseph L. Martin (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 20<sup>th</sup> day of February 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

Joseph L. Martin  
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. C. Boon 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 F. C. Boon in like manner made oath that he is the agent of said Mortgagee and duly authorized to make



\_\_\_\_\_ my hand and Notarial Seal.

F. C. Boon  
Notary Public  
My Commission expires May 4, 1953

Compared and Mailed Dubwood 5  
To Mtge City  
March 3 1953

LIBER 285 PAGE 117

FILED AND RECORDED FEBRUARY 21<sup>st</sup> 1953 at 8:30 A.M.

*Purchase money*  
**This Chattel Mortgage**, Made this 20<sup>th</sup> day of February,  
1953, by and between John C. Hamilton

\_\_\_\_\_ 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  
Eight hundred twenty five <sup>34</sup>/<sub>100</sub> Dollars  
(\$ 1525<sup>38</sup>), which is payable with interest at the rate of 5.90 per annum in  
24 monthly installments of fifty three <sup>55</sup>/<sub>100</sub> Dollars  
(\$ 63<sup>55</sup>) payable on the 20<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 \_\_\_\_\_  
Allegheny County, Maryland;

1153 Chevrolet 2 Door "210"  
Motor # LAA-203604  
Serial # B53B 022261

**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 Mort-  
gagee, 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 fol-

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 five coverage Dollars (\$ \_\_\_\_\_), and to pay the premiums thereon and to cause the policy issued therefor to be enforced 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:

F. C. Boon \_\_\_\_\_ (SEAL)  
Joseph L. Martin \_\_\_\_\_ (SEAL)

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 20<sup>th</sup> day of February 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

Joseph L. Martin  
the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be his, set and deed, and at the same time before me also appeared F. C. Boon 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 F. C. Boon in like manner made

oath, that he is the agent of said Mortgagee and duly authorized to make



in my hand and Notarial Seal.

F. C. Boon  
Notary Public  
My Commission expires May 4, 1953

FILED AND RECORDED FEBRUARY 21<sup>st</sup> 1953 at 8:30 A.M.

*Purchase money*  
**This Chattel Mortgage.** Made this 20<sup>th</sup> day of February  
 1953, by and between John C. Hamilton

\_\_\_\_\_ of Allegheny County,  
 Maryland, part y 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 \_\_\_\_\_  
Fifteen hundred twenty five<sup>38</sup>/<sub>100</sub> Dollars  
 (\$ 1525<sup>38</sup>), which is payable with interest at the rate of 5% per annum in  
24 monthly installments of Sixty three<sup>55</sup>/<sub>100</sub> Dollars  
 (\$ 63<sup>55</sup>) payable on the 20<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 \_\_\_\_\_

Allegheny County, Maryland \_\_\_\_\_:

1953 Chevrolet 2 Door "210"  
 Motor # LAA-203604  
 Serial # B53B022261

**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 Mort-  
 gagee, 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 fol-

lowing, 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 Coverage 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:

F. C. Boon \_\_\_\_\_

John C. Hamilton (SEAL)

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

NOTARY

State of Maryland,  
Allegany County, to-wit:

I hereby certify, That on this 20<sup>th</sup> day of February 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

John C. Hamilton

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. C. Boon 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 F. C. Boon 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. H. H. H.  
Notary Public  
My Commission expires May 4, 1953

FILED AND RECORDED FEBRUARY 21<sup>st</sup> 1953 at 8:30 A.M.

This Chattel Mortgage, Made this 20th day of February,

19 53, by and between Catherine Brinegar  
RFD #1, Box 283, Frostburg, of Allegany County,



Maryland, party 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

Five Hundred Seventy-four and 38/100 - - - - - Dollars

(\$ 574.38 ), which is payable with interest at the rate of six per cent (6%) per annum in

15 monthly installments of Thirty-eight and 30/100 - - - - - Dollars

(\$ 38.30 ) payable on the 20th 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

RFD #1, Box 283, Allegany County, Frostburg, Maryland

1951 Chev. 2 Dr. Cl. Cps.  
Serial No. 14 JFF-22275

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.

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

*Catherine Brinegar* (SEAL)  
CATHERINE BRINEGAR (SEAL)

State of Maryland,  
Allegany County, to wit:

I Herby Certify, That on this 20th day of February, 1953, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared

CATHERINE BRINEGAR

the within named Mortgagor, and acknowledged the foregoing chattel mortgage to be her 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 is duly authorized to make this affidavit.



WITNESS my hand and Notarial Seal.

*Ruth M. Todd*  
RUTH M. TODD Notary Public

For value received, the Frostburg National Bank hereby releases the within and foregoing chattel mortgage  
in witness whereof the said bank has caused its corporate name to be signed by its President and its corporate seal affixed duly attested by its Cashier this 23th day of March, 1953.  
Corporate Seal  
Attest: F. Earl Kreitzburg  
Cashier  
Frostburg National Bank  
By: William C. Perkins  
President  
3-18-53

FILED AND RECORDED FEBRUARY 20<sup>th</sup> 1953 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, MADE THIS 22<sup>nd</sup> day of Feb., 1953

by and between James Marshall Albright of Allegany  
County, Maryland a 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 Three Hundred and ~~one~~  
(\$301.22) and ~~one~~ 22/100 payable one year after date thereof,  
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 premisses 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 Chevrolet 4 Door Sedan

Motor # HAM-320250

Serial # 14KX-107826

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 James Marshall Albright  
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

James Marshall Albright his personal representative 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 6th day of February, 1963.

*James Marshall Albright*  
JAMES MARSHALL ALBRIGHT

(SEAL)

*W. H. Hannon*

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 6th day of Feb., 1963 before me, the subscriber, a Notary Public of the state of Maryland, in and for the county aforesaid, personally appeared James Marshall Albright 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.



*W. H. Hannon*  
NOTARY PUBLIC

FILED AND RECORDED FEBRUARY 20<sup>th</sup> 1953 at 1:00 P.M.  
THIS PURCHASE MONEY CHATTEL MORTGAGE, MADE THIS 30<sup>th</sup> day of Jan., 1953

by and between Claris M. Allen of Allegany  
County, Maryland a 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 Ninety-eight  
and ~~00/100~~ <sup>(8098.04)</sup> ~~00/100~~ payable one year after date thereof,  
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:

1949 Dodge Tudor Sedan

Motor # D30-179233

Serial # 37034740

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 Claris M. Allen  
shall well and truly pay the aforesaid debt at the time herein before  
setforth, then this Chattel Mortgage shall be void.

LC

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. Welsh, 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 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

Clarie M. Allen 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.

20

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 30th day of Jan., 1963.

Clarie M. Allen (SEAL)

CLARIE M. ALLEN

(SEAL)

Wm. H. Jones

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 30th day of Jan., 1963 before me, the subscriber, a Notary Public of the state of Maryland, in and for the county aforesaid, personally appeared Clarie M. Allen 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.



Wm. H. Jones  
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 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 David L. Arnold 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 4th day of Feb., 1903.

David L. Arnold (SEAL)

H. M. James

DAVID L. ARNOLD

STATE OF MARYLAND, ALLGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 4th day of February, 1903 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared David L. Arnold 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, 1



H. M. James  
NOTARY PUBLIC

Wage 5.14  
March 4 53

FILED AND RECORDED FEBRUARY 20<sup>th</sup> 1953 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, MADE THIS 4th day of Feb., 1953

by and between Flemmette Barger of Allegany  
Charles Barger  
County, Maryland a 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 Three Hundred Ninety-  
Eight-----and-----<sup>(398.00)</sup>00/100 payable one year after date thereof,  
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:

- 21" Homelite Chain Saw
- Model 26LCS
- Serial # 382580

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 Flemmette Barger  
Charles Barger  
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 described a chain saw 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 Flennette Barger, Charles Barger 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 4th day of Feb., 1908.

Flemette Barger (SEAL)  
FLEMETTE BARGER

Charles Barger (SEAL)  
CHARLES BARGER

Thomas M. James

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 4th day of Feb., 1908 before me, the subscriber, a Notary Public of the state of Maryland, in and for the county aforesaid, personally appeared Flemette Barger Charles Barger 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.



Thomas M. James  
NOTARY PUBLIC

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FILED AND RECORDED FEBRUARY 20<sup>th</sup> 1953 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, MADE THIS 20<sup>th</sup> day of Feb., 1953  
by and between Paul Leo Burkett of Allegany  
Betty Lou Burkett  
County, Maryland a 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 Thirteen  
(\$1313.13)  
and 13/100 payable one year after date thereof,  
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 considera-  
tion 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 Studebaker Wanderer 4 Dr. Sedan  
Serial # 8154408

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 Paul Leo Burkett  
Betty Lou Burkett  
shall well and truly pay the aforesaid debt at the time herein before  
setforth, then this Chattel Mortgage shall be void.

10

18FR 285 MAR 134

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 Paul Leo Burkett his personal representatives and assigns, Betty Lou Burkett 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.

20

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 26th day of January, 1908.

Paul Lee Burkett (SEAL)  
PAUL LEO BURKETT

Betty Lou Burkett (SEAL)  
BETTY LOU BURKETT

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 26th day of January, 1908 before me, the subscriber, a Notary Public of the state of Maryland, in and for the county aforesaid, personally appeared Paul Leo Burkett and Betty Lou Burkett 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.



Charles A. Piper  
NOTARY PUBLIC

FILED AND RECORDED FEBRUARY 20<sup>th</sup> 1953 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, MADE THIS 3rd day of Feb., 1953  
by and between Clara E. Campbell of Allegany  
County, Maryland a 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 Nine Hundred Twelve-  
and <sup>(\$912.00)</sup> ~~00~~/<sub>100</sub> payable one year after date thereof,  
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:

1949 Chev. Cl. Cpe.

Motor # CAM396896

Serial # 14QJJ33590

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 Clara E. Campbell  
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 O. 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 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 Clara H. Campbell 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 3rd day of February, 1963.

*Clara H. Campbell* (SEAL)

CLARA H. CAMPBELL

*Thos. J. [unclear]*

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 3rd day of February, 1963 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Clara H. Campbell 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 mortgage, and duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal, 1



*Thos. J. [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 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

Howard R. Case                      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 4th day of Feb., 1933.

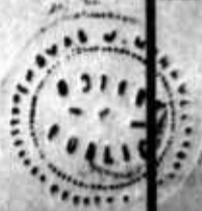
Howard R. Case (SEAL)  
HOWARD R. CASE

W. J. Hanner

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 4th day of Feb., 1933 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Howard R. Case 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, 1



W. J. Hanner  
NOTARY PUBLIC

FILED AND RECORDED FEBRUARY 20<sup>th</sup> 1953 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, made this day of Feb., 1953  
 4th  
 by and between Wilbur Cesena 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 Nineteen Hundred  
 Ninety-three <sup>(\$1993.00)</sup> and <sup>00</sup>/<sub>100</sub> payable one year after date thereof,  
 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:

McCormick-Deering Farmall Tractor Model F-20 Motor #FA-95858 (used)  
 McCormick #4 214 tractor plow (new)  
 McCormick Pickup Hay Bailer

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 Wilbur Cesena  
 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 tractor and hay bail 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 Wilbur Cassing 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 4th day of Feb., 1963.

Wilbur Cesena (SEAL)

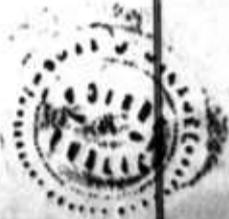
WILBUR CESENA

R. E. Light

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 4th day of Feb., 1963 before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid, personally appeared Wilbur Cesena 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.



Thos. M. Hanson

NOTARY PUBLIC

FILED AND RECORDED FEBRUARY 20<sup>th</sup> 1953 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, MADE THIS 4<sup>th</sup> day of Feb., 1953

by and between Harold E. Coats of Allegany County, Maryland a 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 ~~Nine Hundred Forty~~ Seven <sup>(\$947.48)</sup> and ~~48/100~~ payable one year after date thereof, 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:

1949 Chev. Sedan  
Serial # 14GJC4448

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 Harold E. Coats shall well and truly pay the aforesaid debt at the time herein before set forth, then this Chattel Mortgage shall be void.

LC

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  
 vehicles 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  
 Harold E. Coats 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 4th day of Feb., 1953.

*Harold E. Coats*  
HAROLD E. GOATS

(SEAL)

*Thos. M. Hansen*

STATE OF MARYLAND, ALLEGANY COUNTY, TO WIT:

I HEREBY CERTIFY, THAT ON THIS 4th day of Feb., 1953 before me, the subscriber, a Notary Public of the state of Maryland, in and for the county aforesaid, personally appeared Harold E. Coats 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.



*Thos. M. Hansen*  
NOTARY PUBLIC

FILED AND RECORDED FEBRUARY 20<sup>th</sup> 1953 at 1:00 P.M.

THIS PURCHASE MONEY CHATTEL MORTGAGE, MADE THIS 30<sup>th</sup> day of Jan., 1953

by and between Virginia R. Corry of Allegany  
Mary Clay Corry  
County, Maryland a 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 Sixty-  
Eight-----and-----77/100 (\$768.77) payable one year after date thereof,  
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 Willy's 6 Cyl. Sta. Wagon

Motor # 1-S-26000

Serial # 662-111-10617

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 Virginia R. Corry  
Mary Clay Corry  
shall well and truly pay the aforesaid debt at the time herein before  
setforth, then this Chattel Mortgage shall be void.

AC



CERTIFICATE OF CAMERA OPERATOR

I HEREBY CERTIFY THAT THE DOCUMENTS REPRESENTED BY THE  
MICROPHOTOGRAPHS APPEARING ON THIS ROLL OF FILM DESIGNATED  
AS REEL No. W-318 WERE PHOTOGRAPHED BY THE UNDERSIGNED  
ON THIS DATE.

REEL BEGINS WITH

JEB # 283 (P. 1)

REEL ENDS WITH

JEB # 285 (P. 145)

BY

Guy W. Berly  
(SIGNATURE OF OPERATOR)

DATE

11 September 1953