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Exhibit "A"

This Mortgage, made this 23<sup>rd</sup> day of May in the year Eighteen Hundred and sixty seven between Thomas Fagan and Catharine E. Fagan his wife, of Frederick County, in the State of Maryland, of the one part, and "The Frederick County Building Association," a body corporate of Frederick County aforesaid, duly incorporated, of the other part, Whereas, the said Thomas Fagan, being a member of said body Corporate, has received from the said Association an advance of Five Hundred and Fifty Dollars in his shares of its stock, which sum is to be repaid to the said Association in weekly installments of One Dollar and Fifty Cents each, until it shall appear by the books of said Association that every share of its stock held therein has been redeemed according to the provisions of the Constitution, and over and above which weekly payments the said Thomas Fagan is to pay semiannually to the said Association on the 23<sup>rd</sup> days of May and November in each and every year, legal interest on the said sum of Five Hundred and Fifty Dollars, until the stock of the said Association shall be redeemed as aforesaid, and to secure the payments thereof this Mortgage is executed.

Now therefore this Mortgage Witnesseth, That in consideration of the premises, and of One Dollar, the said Thomas Fagan and Catharine E. Fagan his wife, do grant unto the said Frederick County Building Association, and its assigns, all that Lot or parcel of Land; situated and lying on the North side of West Patrick Street in Frederick City in said County, fronting thirty (30) feet more or less on said street and running back two hundred and sixty two (262) feet, more or less, whereon said Thomas Fagan now resides, it being the same lot or parcel of land described as the second Lot in the plat and return of A. F. F. survey made on the 6<sup>th</sup> day of March A.D. 1862, and filed in Cause No. 1708 Equity Decree in the Circuit Court for Frederick County sitting as a Court of Equity, and being the same lot or parcel of land, conveyed to the said Thomas Fagan by deed from John A. Layman, Trustee, made on the twenty first day of January in the year 1864, and duly recorded in Liber J. H. Cole No. 1. folio 627, One of the Land Records of Frederick County, and fully described therein, as by reference had thereto will fully appear, together with the improvements thereunto belonging. I do give and to hold the said Lot or parcel of Land and premises unto the said Frederick County Building Association, and its assigns.

If however the said Thomas Fagan shall make the payments, and perform the Covenants herein on his part contained, then this Mortgage shall be void; And the said Thomas Fagan for him his heirs, executors, administrators and assigns, Covenants with the said Frederick County Building Association, and its assigns, to pay and to perform, as follows, that is to say: - That the said Thomas Fagan shall pay to the said Frederick County Building Association, or its assigns, the sum of One Dollar and Fifty Cents weekly, until the time arrives when the said body Corporate shall have sufficient funds on hand to pay the holders of every unredeemed share of its stock, the sum of Five Hundred and Fifty Dollars, free from, and clear of, all losses and liabilities; to pay all taxes, for which the property hereby mortgaged may become liable; to pay the interest on the said sum of Five Hundred and Fifty Dollars, semi-annually, on the 23<sup>rd</sup> days of May and November in each and every year until all the shares of the said Frederick County Building Association are redeemed; also to pay all fines that may be imposed on him by the said Association in accordance with its act of incorporation, and to keep the improvements on the said ground fully insured from loss by fire, in some approved