

of the two single Bills above recited then this Mortgage shall be void. But if default shall be made by me the said Richard W Holland in the payment of the said sum of Five Thousand dollars or in the payment of the interest thereon semiannually according to the tenor and effect of the two single Bills above recited then it may and shall be lawful for the said George Smith his Executors or Administrators and he or they are hereby fully authorized and empowered to sell the above described and hereby Mortgaged premises at Public Auction, or the premises for cash or upon such terms of credit as he or they may deem proper after having given at least three weeks public notice of the time, place, manner and terms of sale by advertisement inserted in one or more Newspapers published in Frederick City once in each of three successive weeks prior to the day of Sale, to pay, first all costs and expenses incident to such sale together with such commission to himself as Trustee as is usually allowed to Trustees in the sale of Real Estate under decrees in Courts of Equity; Secondly: to pay the said sum of Five Thousand dollars or so much thereof as may be owing thereon with all interest due thereon, and lastly to pay the surplus if any over to the said Richard W Holland his heirs or assigns. And the said Richard W Holland for himself his heirs Executors, Administrators covenants with the said George Smith his Executors, Administrators and assigns that he will during the continuance of this Mortgage, keep the Mortgaged property insured for a sum not less than two thousand dollars paying the premiums from time to time as they fall due and that he will assign the policy of insurance to the said George Smith Executor for his benefit in case of loss by fire and he further covenants in like manner that should he fail in this particular, & the said George Smith Executor pay the premiums for the said insurance the amount of the premiums so paid with interest thereon shall be a lien on the Mortgaged property as though included in the first instance in the Mortgage itself

Witness my hand and seal

Test, W R Johnson.

R W Holland 

State of Maryland, Frederick County, Oct:

I hereby certify that on this 29<sup>th</sup> day of April in the year 1869 before the subscriber a Justice of the Peace of the State of Maryland in and for Frederick County, personally appeared Richard W Holland and acknowledged the above and foregoing Mortgage to be his act and deed and at the same time also appeared George Smith the Mortgagee in the said Mortgage named and made oath in due form of Law that the consideration in the said Mortgage stated is true and bona fide as therein set forth

Filed April 21 1874.

W R Johnson

Exhibit 4

State of Maryland, Frederick County, Oct:

I John R Kouzer Register of Wills for Frederick County do hereby certify and attest that on the 3<sup>rd</sup> day of March 1874, Letters of Administration were granted by the Orphans Court of Frederick County State of Maryland to George William Smith on the Estate of William H Smith late of Frederick County deceased the said George William Smith having given bond with Charles C Smith & Henry Culler sureties in the sum Eight hundred & 800, dollars current money for the due performance of said administration. In testimony whereof, I hereunto



set my hand and affix the seal of Office this 21<sup>st</sup> day of April 1874.

Test:

John R Kouzer  
Register of Wills of Frederick County

Filed April 21, 1874.