"Exhibit 1"

This Mortgage made this 13th day of February in the year 1871 between Alfred Bowie and Sarah Bowie his wife of Frederick County in the State of Maryland of the one part and the "People Building Association of Frederick County" a body corporate of Frederick County aforesaid duly incorporated of the other part, Whereas the said Alfred Bowie being a member of said body corporate has received from the said Association an advance of Five hundred & twenty dollars on his shares of its stock which sum is to be repaid to the said Association in weekly installments of One dollar each on every weekly meeting night of the said Association 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 Alfred Bowie is to pay semi-annually to the said Association on the 13th day of February and Aug. in each and every year legal interest on the said sum of Five hundred and twenty dollars until the stock of the said Association shall be redeemed as aforesaid and to secure the the payments thereof this Mortgage is executed. Now therefore, this Mortgage Witnesseth, that in consideration of the premises and of one dollar the said Alfred Bowie and Sarah Bowie his wife doth grant unto the said Peoples Building Association and its assigns all that lot of ground situated and lying in Frederick County in the State of Maryland containing Five Acres three Roods and Eight Perches of land more or less being the same property conveyed to the said Alfred Bowie by Thomas Clagett wife by deed dated the 9th day of February in the year 1871 & to be recorded among the Land Records of Frederick County. Together with the improvements thereunto belonging, to have and to hold the said lot of ground and premises unto the said Peoples Building Association and its assigns. If however the said Alfred Bowie shall make the payments and perform the covenants herein on his part contained then this Mortgage shall be void, and the said Alfred Bowie & Sarah Bowie his wife for them their heirs executors, administrators and assigns covenant with the said Peoples Building Association and its Assigns to pay and perform as follows, that is to say That the said Alfred Bowie shall pay to the said Peoples Building Association or its assigns the weekly sum of One dollar on every Monday night 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 Two hundred and Sixty dollars free from and clear of every unredeemed share of its stock 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 twenty dollars semi-annually on the 13th day of February and August in each and every year until all the shares of the said Peoples 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 for the use of the said Peoples Building Association and in accordance with its Constitution all of which payments and covenants shall continue in force until the said body corporate shall have sufficient funds on hand to pay the holders of every unredeemed share above all losses and liabilities the sum of Two hundred and Sixty dollars and the said corporation shall by