

dated the eleventh day of October in the year Eighteen Hundred and seventy five, and payable Six months after date at the said Frederick Town Savings Institution, and for the better securing the payment of the said promissory note at maturity or any renewal thereof when such renewal note shall fall due and payable, and payment thereof, shall be demanded by the said Savings Institution, We the said Nathaniel Rowe and Elizabeth Rowe his wife do grant in fee simple unto the said Frederick Town Savings Institution all Lots or parcels of ground with the Buildings and improvements thereon situate and lying in the Town of Emmittsburg in the County of Frederick and State of Maryland known and designated on the Plat of Emmittsburg as Lots Number Sixty Eight and Sixty Nine and being the same property and premises which the said Nathaniel Rowe obtained from Daniel G. Adelsperger by deed dated the eleventh day of October in the year Eighteen Hundred and seventy five intended to be recorded among the Land Records of Frederick County simultaneously with these presents. Provided, that if the said Nathaniel Rowe shall pay to the said Frederick Town Savings Institution the Promissory Note aforesaid at maturity or shall pay any renewal thereof when such renewal note shall and fall due and payable and Payment thereof shall be demanded by said Savings Institution then this Mortgage shall be void; And the said Nathaniel Rowe for himself his Heirs and Personal representatives covenants with the said Frederick Town Savings Institution and its assigns that he will during the continuance of this Mortgage keep the Buildings erected on the Mortgage Property insured for a sum not less than One thousand Dollars paying the Premiums thereon from time to time as they fall due and that he will assign the policy of Insurance to the said Frederick Town Savings Institution for its benefit in case of loss by fire, and he further covenants in like manner that should he fail in this particular, and the said Frederick Town Savings Institution pay the Premiums for the said Insurance, the amount of the premiums so paid with Interest thereon shall be Lien on the Mortgaged property as though included in the first instance in the Mortgage itself.

Witness our hands and Seals

John Beckl, C. Adelsperger

Nathaniel Rowe,
Elizabeth Rowe,



Which is thus Entered viz. State of Maryland

Frederick County Court

I here certify that on this 12th day of October in the year Eighteen hundred and seventy five before me the subscriber a Justice of the Peace of the State of Maryland in and for the County of Frederick aforesaid personally appeared Nathaniel Rowe and Elizabeth Rowe his wife and did each acknowledge the aforesaid Mortgage to be their respective act.

Michael C. Adelsperger J. P.

State of Maryland Frederick County to wit:

I here certify that on this 15th day of October in the year Eighteen Hundred and seventy five before me the subscriber a Justice of the Peace of the State of