

Exhibit No. 1

No. 6178. County.

At the request of the Franklin Savings Bank of Frederick the following Mortgage is received for Record and Recorded September 18. 1883 at 3 O'clock 40 minutes P.M.

sent Adolphus Beardslee J. Clerk

This Mortgage made this Eleventh day of September in the year 1883 by Samuel S. Rages and Elizabeth Rages his wife witnesses, that in consideration of the sum of three thousand dollars now due from as the said Samuel S. Rages and Elizabeth Rages his wife to the Franklin Savings Bank of Frederick, a body Corporate, and the said Samuel S. Rages and Elizabeth Rages his wife do grant unto the said Franklin Savings Bank all those pieces, parts or tracts of land mentioned and described in a deed from John Thorne and Maria Thorne his wife to the said Samuel Rages and Elizabeth Rages his wife dated the 20th day of April in the year 1868 and recorded in Liber G. M. No. 1 fol 687, one of the Land Records of Frederick County, and also the pieces, parts, tracts, or tracts of land mentioned and described in a deed from Samuel Talbot, John Talbot and Mary Talbot wife of John to Elizabeth Rages dated the 2^d day of April in the year 1867 and recorded in Liber D. S. B. No. 1 fol 289 & C one of the Land Records of Frederick County, provided that if the said Samuel S. Rages and Elizabeth Rages his wife shall pay the promissory note given for said indebtedness of three thousand dollars of even date herewith by Samuel S. Rages and Elizabeth Rages his wife payable six months after date and made payable to William H. Nicodemus Secretary of the said Franklin Savings Bank or order, or any renewal of said note, then this Mortgage shall be void. And the said Samuel S. Rages and Elizabeth Rages his wife covenant to keep the improvements on the said grounds fully insured from loss by fire, pay the premiums of insurance and assign the Policy of Insurance to the said Franklin Savings Bank and they further covenant that should they fail in this particular and the said Franklin Savings Bank 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 and they covenant to pay all taxes on the mortgage debt hereby secured, provided that if default shall be made in the payment of the said promissory note at maturity according to the terms of said promissory note, or any renewal thereof according to the terms of said renewal note, or if default shall be made in the performance of any of the covenants in this Mortgage, then it shall be lawful for the said William H. Nicodemus Secretary of the said Franklin Savings Bank or his successor in office to enter and possess and sell the said mortgaged premises at the Court House door in Frederick City by public auction for Cash after giving at least three weeks public notice of the time place manner and terms of sale in some newspaper printed and published in the City of Frederick at least once a week for three successive weeks prior to the day of sale,