"Exhibit D"

No. 7491 Equity.

adjoining lands of William McKenrick, John Michael, Samuel Galt and others containing twenty two acres of land, more or less and being the same land which was conveyed to the said Ephraim Bentzel by Margaret Brown by her deed dated the twenty second day of April in the year Eighteen Hundred Seventy four and recorded in Liber A F No 4 folio 675 one of the Land Records of Frederick County. Together with the improvements thereon and the rights and appurtenances thereto belonging or appertaining to have and to hold the above granted property unto the said Adelaide Neal her heirs and assigns forever in fee simple, Provided that if the said Ephraim Bentzel, his heirs or assigns shall pay or cause to be paid to the said Adelaide Neal the aforesaid sum of Three hundred dollars and all interest thereon accrued when and as the same shall be due and payable as aforesaid and shall perform all the agreements and covenants herein contained on his or their part to be performed then this mortgage shall be void. And it is hereby agreed that until default be made in the premises the said Ephraim Bentzel his heirs or assigns shall possess the aforesaid property upon paying in the meantime all taxes and assessments of every kind levied or assessed or to be levied or assessed on said hereby mortgaged property and on the mortgage debt and interest hereby intended to be secured which taxes, assessments mortgage debt and interest the said Ephraim Bentzel for himself, his heirs and assigns does hereby covenant to pay when legally demandable. But if default be made in the payment of said note or the interest thereon to accrue or any part of either of them at the time limited for the payment of the same, or in any agreement covenant or condition of this mortgage, then the entire mortgage debt shall be deemed to be due and demandable, and it shall be lawful for the said Adelaide Neale her heirs or assigns at any time after such default to sell the property hereby mortgaged for cash and to grant and convey the said property to the purchaser or purchasers, his, her or their heirs or assigns, and the said sale shall be made after giving twenty days notice of the time place, manner and terms of sale in some newspaper printed in said Frederick County and in the event of a sale of said property under the power hereby granted, the proceeds arising from such sale shall be applied, first to the payment of all costs and expenses incident to such sale, including such usual chancery commissions to the party making the sale of said property and reasonable counsel fees, Secondly, to the payment of all claims of the said mortgagee, her personal representatives and assigns under this Mortgage, whether the same shall have then matured or not and the surplus if any there be shall be paid to the said Ephraim Bentzel, his heirs or assigns or to whosoever may be entitled to the same and the said Ephraim Bentzel for himself, his heirs and assigns does further covenant to insure and keeping the existence of this mortgage to keep insured the improvements on the hereby mortgaged land to the amount of least six hundred dollars and to cause the policy to be effected thereon to be so framed or indorsed as in case of fire to inure to the benefit of the said Adelaide Neale her personal