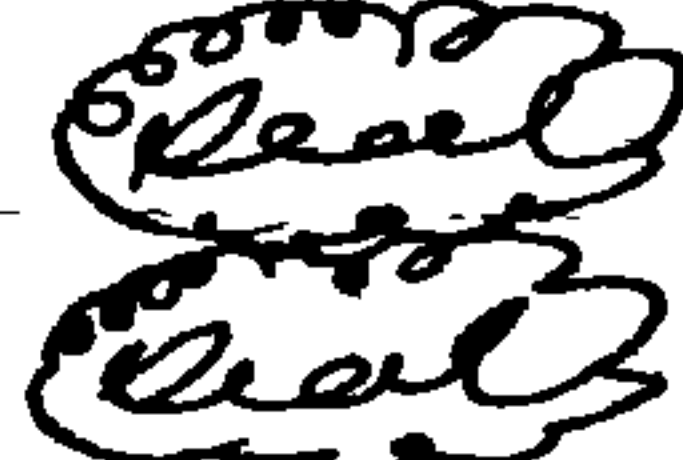



## No Surplus Equity

be deemed due and demandable, and it shall be lawful for said Edward J. Hudson, his personal representatives or assigns, to sell said mortgaged premises either at the Court House door in Frederick City, Maryland, or on the premises, whichever the person making such sale may elect at public auction for cash, after having given notice of the time, place, manner and terms of sale, by advertisements inserted for at least three successive weeks prior to the day of sale, in some newspaper published in Frederick County, and to apply the proceeds of sale to the payment in the first place of the costs and expenses attending such sale, including the usual Commission and a reasonable allowance for Counsel Fee, then to the payment of said Mortgage debt, and all interest thereon, and all premiums for insurance, if any paid by the Mortgagor, and then to pay the surplus, if any then be to the said Mortgagor, their personal representatives or assigns or to whom may be entitled to the same.

And the said Alma Gertrude Baker and Charles N. Baker, her husband, further consent to insure and pending the existence of this mortgage to keep insured the improvements on the hereby mortgaged land, to the amount of at least one thousand dollars, and to cause the policy to be effected thereon to be so framed or endorsed, or in case of fire, to insure to the benefit of the said Mortgage, his personal representatives or assigns, to the extent of the lien or claim hereunder.

Witness our hands and seals,

Alma Gertrude Baker,   
 Charles N. Baker,   
 Test: John Francis Smith,

State of Maryland, Frederick County, to-wit:-

I hereby Certify that on this 14th. day of April in the year nineteen hundred and seven, before the subscriber a Justice of the Peace of said State in and for the County of Frederick, personally appeared Alma Gertrude Baker and Charles N. Baker, her husband, and did each acknowledge the foregoing Mortgage to be their respective act, and at the same time, before me also personally appeared Edward J. Hudson, the above named Mortgagee, and made oath in due form of Law that the Commission in the foregoing Mortgage is true and bona fide as therein set forth; the said Edward J. Hudson also made oath in due form of law that he has not required the Mortgagors, their agent or attorney, or any person for said Mortgagors, to pay the tax levied upon the interest Committed to be paid, in advance, nor will he require any tax levied