No 8481. Equity.

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Tax of Mark's addition to Frederick in Frederick County, Maryland, recorded in Liber J.S.J. No. 7. folio 354. one of the Land Records of said County, of which said Lots Nos. three and four were conveyed to the said Joseph W. Gover by J. William Vaughman by deed dated May 26th 1898. and recorded in Liber J.H.H. No. 15. folio 475. one of the Land Records of said County, and Lot No. five was conveyed to the said Joseph W. Gover by Charles E. Mackey, and wife by deed dated April 11th, 1898. and recorded in Liber J.H.H. No. 15. folio 476. one of the Land Records of said County, as reference thereto will appear.

Together with the buildings and improvements thereon and the rights, ways, easements and appurtenances thereunto belonging.

Provided that if the said mortgagors, their heirs or assigns, shall pay the said promissory note at maturity or any renewal of the same or of any part thereof, when due and payable, then this mortgage shall be void. And the said mortgagors, for the considerations aforesaid hereby covenant with the said mortgagees, their personal representatives and assigns, that they will pay the said promissory note at maturity and all renewals of the same or of any part thereof, when due and payable, according to the terms thereof, and the said mortgagors for the consideration aforesaid, hereby further covenant with the said mortgagees, their personal representatives and assigns, that they will insure, and pending the existence of this mortgage will keep insured the buildings on the hereby mortgaged against loss or damage by fire, in a sum not less than two thousand dollars, and that they will have the policy of insurance so framed or endorsed that it will inure to the benefit of the said mortgagees or their assigns, to the extent of their interest herein, in case of loss or damage by fire. And provided that if default shall be made in the payment of the said promissory note at maturity, or of any renewal of the same, or of any part thereof, when due and payable, then it shall be lawful for the said Frank Gover, Southerman, Summers, Grossnickle and Company, their personal representatives and assigns to sell the hereby mortgaged premises by public auction for cash at the Court House Door in Frederick City, Frederick County, Maryland, after having given at least three weeks public notice of the time, place, manner and terms of said by an advertisement inserted in some newspaper published in Frederick County, once a week in each of three successive weeks prior to said sale, and by such other notice as shall be deemed necessary by the person making said sale, and the proceeds of said sale shall be applied as follows: First to the payment of the costs and expenses, attending the making of said sale, the usual chancery commissions, a reasonable counsel fee, and all taxes, public dues, and charges on the said premises; second to the payment of the mortgage debt in full, including the principal and interest thereon up to the time of payment; and lastly the surplus, if any, shall be paid over to the said mortgagors, their heirs or assigns.

Witness the hands and seals of the said mortgagors