

No. 8484 Equity.

Exhibit No 20"

Filed Nov. 17-1909

At the request of Ella Kate Cramer the following mortgage was received for record and recorded November 8th, 1909, at 9⁰⁵ o'clock, A.M.

Test: Samuel J. Haffner,

This mortgage made this 10th day of May ¹⁹⁰⁹ A.D. 1909, by Joseph W. Gaver and Grace E. Gaver his wife, of Frederick County, State of Maryland.

Witnesseth: That whereas we the said Joseph W. Gaver and Grace E. Gaver his wife, by our joint and several promissory note of even date herewith and payable one year after date to Ella Kate Cramer or order (wife of Mack E. Cramer) for the sum of Five Hundred Dollars with interest from date at the rate of six per cent per annum interest payable semi-annually, stand indebted unto the said Ella Kate Cramer in the sum of money in said note recited, and for the purpose of securing the payment of said note at the maturity thereof and accrued interest, we the said Joseph W. Gaver and Grace E. Gaver his wife, do hereby agree to execute these presents.

Now therefore in consideration of the above recited premises and the sum of Five Dollars the receipt whereof is hereby acknowledged, we the said Joseph W. Gaver and Grace E. Gaver his wife, do hereby grant in fee simple unto the said Ella Kate Cramer, all that tract or parcel of land and ^{all} rights thereto, situated on the South Side of West Patrick Street in Frederick City, Frederick County, Maryland, together with the building and improvements thereon, improved with three two story brick dwelling houses and being the same property conveyed to the said Joseph W. Gaver by deed from Frank S. Stoner Attorney in fact dated April 23rd 1907, and recorded in S.F.H. No. 278 Folio - one of the said records of Frederick County, Md.

Provided that if we the said Joseph W. Gaver and Grace E. Gaver his wife, our executors, Administrators or assigns shall pay or cause to be paid to the said Ella Kate Cramer her executors, administrators or assigns the said note at the maturity thereof and the interest then this mortgage shall be void.

Provided further that until default shall be made in the payment of said note and the interest aforesaid, we the said Gavers shall occupy and possess the said premises as of their present estate therein.

But if default shall be made therein of said note at the maturity thereof or if default shall be made