

EXHIBIT NO. 1.

This Mortgage made this 30th day of March, 1910, by me J. Walter Clemson, of Frederick County Maryland, Witnesseth--Whereas I am indebted unto my wife Lula K. Clemson in the full and just sum of Fifteen Hundred (\$1500.00) dollars, said sum of money being for a part of the purchase money paid by me to William k. Sheeley for the real estate hereinafter described; and mortgaged and which said indebtedness is evidence by my promissory note executed by me to my said wife, Lula K. Clemson or order, for the said sum of Fifteen Hundred Dollars, bearing even date with these presents with interest from date at the rate of one per cent per annum, payable one year after date, and whereas I am desirous to secure unto my said wife, Lula K. Clemson, the payment of said promissory note, and the interest thereon when the same shall become due and payable, these presents are executed.

Now therefore in consideration of the premises and the further consideration of Five Dollars, in hand paid the receipt of which is hereby acknowledged, I the said J. Walter Clemson do hereby grant and convey unto Lula K. Clemson in fee simple, all the following described lot and parcel of ground, together with the buildings and Improvements thereon, situated, lying and being in Frederick County Maryland, beginning for the same at the North west corner of Lycurgus M. Wachter's lot as laid out in July 1908 and enclosed, and running with the West boundary of said Wachter's lot, South 21 degrees East 61 feet, more or less to a stone planted; thence South sixty nine degrees, west 218½ feet, more or less to the middle of Fulton avenue North 74 degrees West 61 feet, more or less to the South West corner of the lot owned by (in July 1908) David Wilhide, thence with the South boundary of said Wilhide lot, North 69 degrees East 219 feet, more or less to the place of beginning; it being the same tract and parcel of land that is described in a deed to the said J. Walter Clemson from William R. Sheeley and wife, said deed bearing even date with these presents and intended to be recorded just prior to this mortgage.

Provided that if the said J. Walter Clemson shall pay or cause to be paid unto the said Lula K. Clemson the said sum of Fifteen hundred (\$1500.00) dollars, together with the interest thereon, when the same shall become due and payable, then this mortgage shall be void.

Provided however, that if the said J. Walter Clemson should default in the payment of the said sum of Fifteen hundred (\$1500.00) dollars, and the interest thereon when the same may become due and payable, according to the tenor and effect of said promissory note, then in that event it shall be lawful for the said Lula K. Clemson her heirs, personal representatives, or assigns to sell the real estate hereby mortgaged at public sale, for cash, after having given notice of the time, place, manner and terms of sale by advertisement for at least three successive weeks prior to the day of sale in some newspaper printed and published in Frederick county Maryland, and the proceeds issuing from such sale shall be applied to the payment of the expenses attending said sale, including reasonable counsel fees and usual chancery commissions as allowed by the Court, then to the payment of the mortgage debt and interest hereunder, and the surplus if any shall be paid to the said J. Walter Clemson, and his heirs or to whomsoever may be entitled to the same. And the said J. Walter Clemson covenants that he will insure and keep insured the improvements upon the premises hereby mortgaged to the extent of at least \$2500.00 and in the event of any loss by fire, such insurance shall inure to the benefit of the said mortgagee, and her heirs and assigns, to the extent of