Provided further that until default shall be made in the payment of the promissory note aforesaid at maturity or of the interest thereon as aforesaid, the said Charles M. Cramer and Annie G. Cramer may occupy and possess the said mortgaged pemises as of their present estate therein, but if default shall be made in the payment of the said promissory note at the maturity thereof or if default shall be made in the payment of the interest thereon when due and payable according to the terms and conditions of said promissory note, then it is hereby agreed that the whole mortgage debt shall become due and payable whether the same shall have matured by the terms thereof or not and it shall then be lawful for the said Charles C. Waters, Guardian, his heirs or assigns to sell the said mortgaged premises in front of the postoffice in Thurmont, Frederick County, Maryland, at public auction for cash, after first giving notice of the time, place, manner and terms of sale by advertisement in some newspaper published in Frederick County for at least three successive weeks prior to the day of sale, and the proceeds arising from said sale shall be applied as follows--first to the payment of all costs, charges and expenses of sale including reasonable counsel fees for preparing bond, report of sale and attending to the ratification thereof, and the usual chancery commissions allowed for making sales in equity, secondly to the payment in full of the said promissory note and all interest fue thereon up to the time of payment, whether the same shall have matured by the terms thereof or not, and lastly the surplus if any shall be paid to the said Charles M. Cramer and Annie G. Cramer, their administrators or assigns, and the said Charles M. Cramer and Annie G. Cramer hereby covenants that they will cause the buildings on the said hereby mortgaged premises to be insured from loss by fire in some safe and reliable insurance company, in a sum not less than Five Hundred Dollars that they will during the continuance of this mortgage keep the same insured and that they will cause said policy of insurance to be assigned or entered for the use of said mortgagee or his assigns as a further and additional security for the payment of said mortgage debt.

Witness our hands and seals.

Charles M. Cramer (Seal)
Annie G. Cramer (seal)

Test--
John Jones.

State of Maryland, Frederick County towit--
I hereby certify that on this 4th day of April in the year nineteen hundred and one, before me the subscriber a Justice of the Peace of the said County and State personally appeared Charles M. Cramer and Annie G. Cramer, his wife and did each acknowledge the aforegoing mortgage to be their respective act, and also at the same time personally appeared Charles C. Waters, guardian, and made oath in due form of law that the consideration set forth in said mortgage is true and bona fide as therein set forth and also made oath on the Holy Evangely of Almighty God 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 covenanted to be paid, nor will he require the same to paid by the mortgagors or any person for them during the existence of this mortgage.

John Jones, J. P.

State of Maryland, Frederick County towit--
I hereby certify that the foregoing is a true copy of the mortgage from Charles M. Cramer and Annie G. Cramer to Charles C. Waters, Guardian, as recorded in liber D. H. H. No. 12, folio 9 &c., one of the land records of Frederick County Maryland.

In testimony whereof I hereunto subscribe my name and affix the seal of the Circuit Court for Frederick County, Maryland, at Frederick, MAryland, this 5th day of July, A. D. 1904.

Samuel T. Haffner,
Clerk of the Circuit Court for Frederick County Md.

Court Seal.