

binding on the North side of said alley, one hundred and twenty feet to the eastern margin of Seventh Avenue, thence Northerly along the Eastern Margin of Seventh Avenue one hundred and fifty feet to the place of beginning, each of said lots being forty feet in width, and one hundred and fifty feet in depth. It being the same real estate conveyed unto the said Mary E. McGovern and James Joseph McGovern her husband by Thomas J. Cannon & wife by deed dated on the 19th day of May 1902; and by confirmatory deed from the Mutual Land and Improvement Company, of Baltimore City, et. al., dated on the 23rd day of May 1903 both of said deeds to be recorded among the land records of Frederick County prior to this mortgage.

Provided that if the said Mary E. McGovern and James Joseph McGovern, her husband, their executors, administrators, or assigns shall pay to the said Savings Bank of Brunswick, the promissory note aforesaid at maturity, together with the interest thereon, or shall pay any renewal thereof when such renewal note shall mature and be payable then this mortgage shall be void.

And provided that until default be made in the payment of the promissory note aforesaid at maturity or of any renewal thereof when such renewal note shall mature and be payable, the said Mary E. McGovern and James Joseph McGovern her husband shall possess the mortgaged premises as of the present estate therein.

And provided that if default shall be made in the payment of the promissory note aforesaid at maturity or if renewed, default shall be made in the payment of any note or notes given in renewal thereof when the same shall mature and become payable, then it shall be lawful for William Schnauffer and John S. Newman or the survivor of them as trustees or in case of their, or his death or declining to execute said trust, then for any other trustee, to be appointed by order of the Circuit Court for Frederick County, as a Court of Equity, in place of the said declining trustees, consent being hereby given by the said mortgagors, upon petition to be filed by the said mortgagee to said Court, for the appointment of such trustee, to sell the said property and premises hereby mortgaged, at some suitable place in Brunswick, to be designated by the mortgagee, by public auction, for cash, after having given at least three weeks previous notice of such sale inserted in some newspaper published in Frederick County, of the time, place, manner and terms of sale; and such other notice as said trustees shall think proper, and to apply the proceeds of such sale to the payment, in the first place, of all costs, charges and expenses attending such sale including the usual commissions, and reasonable counsel fees for preparing bond, report of sale and attending to the ratification thereof, and then to the payment of the promissory note aforesaid or renewal thereof, with all interest due thereon, and the surplus, if any, if any, to pay the same to the said Mary E. McGovern and James Joseph McGovern, her husband, their heirs or assigns.

And the said Mary E. McGovern and James Joseph McGovern her husband covenant and agree with the said Savings Bank of Brunswick, that they will keep, during the continuance of this mortgage, the buildings erected on the said mortgaged premises, insured for a sum not less than Three Hundred and Fifty Dollars in some safe and reliable insurance company, paying the premiums and assessments thereon as they fall due and payable, and that they will assign the policy of insurance or cause the same to be made payable to the said Savings Bank of Brunswick, for its benefit in case of loss or damage by fire.

And the said Mary E. McGovern and James Joseph McGovern her husband further in like manner covenant and agree that should they fail in this particular, and the said Savings Bank of Brunswick, pay the premiums and assessments necessary to keep said policy of insurance in force, the same so paid with interest thereon, shall be a lien on the said mortgaged property as though included in the first instance in the mortgage itself.

Witness our hands and seals this 29th day of June in the year A. D. 1903.

Test--

S. V. Blessing.

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

I hereby certify that on this 29th day of June in the year nineteen hundred and three, before me

Mary E. McGovern (seal)

James J. McGovern (seal)