

on the death of their father John A. Cramer, subject to the life estate of Julian Cramer widow as appears by reference to the lastwill of John A. Cramer, recorded in liber J. K. W. No. 1 folio 422, one of the records of wills in the office of the Register of Wills or Frederick County, Maryland. Provided that if the said Julian Cramer, Sarah R. Cramer, Rachael A. Holt, John T. Holt, Florence V. Bell, George W. Bell, Ida E. Cramer, Mary C. Cramer and Alberta L. Cramer, their heirs or executors, administrators or assigns shall pay to the said Frederick Town Savings Institution, or order the promissory note aforesaid at maturity 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 that until default be made in the payment of the promissory note aforesaid at maturity or in any renewal thereof when such renewal note shall mature and be payable the said Julian Cramer, Sarah R. Cramer, Rachael A. Holt, John T. Holt, Florence V. Bell, George W. bell, Ida F. Cramer, Mary C. Cramer and Albert L. Cramer shall possess the mortgaged premises as of their 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 Melville E. Doll or J. Marshall Miller 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 an order of the Circuit Court for Frederick County as a Court of Equity, in place of the said deceased or declining trustee 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 or for the assignee of said Frederick Town Savings Institution to sell the said property and premises hereby mortgaged, at the Court House door in Frederick City, Md., by public auction for cash after having first 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 trustee or 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 the ratification thereof with all interest due thereon, and the surplus, if any, to pay the same to the said Julian Cramer, Sarah R. Cramer, Rachael A. Holt, Florence V. Bell, Ida E. Cramer, Mary C. Cramer and Alberta L. Cramer, or to their heirs or assigns. And the said Julian Cramer Sarah R. Cramer, Rachael A. Holt, John T. Holt, Florence V. Bell and George W. Bell, Ida E. Cramer, Mary C. Cramer and Alberta L. Cramer covenant and agree with the Frederick Town Savings Institution that they will keep during the continuance of the mortgage the buildings erected on the said mortgaged premises insured for a sum not less than Two Hundred Dollars in some safe and reliable Fire 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 Frederick Town Savings Institution for its benefit in case of loss or damage by fire. And the said Julian Cramer, Sarah R. Cramer, Rachael A. Holt, John T. Holt, Florence V. Bell, George W. Bell, Ida E. Cramer, Mary C. Cramer and Alberta L. Cramer further and in like manner covenant and agree that should they fail in this particular, and the said, and the said Frederick Town Savings Institution 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 6th day of January in the year A. D. 1897.

Test--

Edwin C. Markell.

Julian	her X mark	Cramer	(seal)
Sarah R.	her X mark	Cramer	(seal)
Rachael A.	her X mark	Holt	(seal)
John T.		Holt	(seal)
Florence V.		Bell	(seal)