

John Folland and Clementine Folland his wife, to the Franklin Savings Saving Bank of Frederick in fee simple, all the lot of ground with the improvements thereon situated on the South side of of East Fourth street in Frederick City, Frederick County, Maryland, adjoining the Methodist graveyard, and being the same land and premises conveyed by Charles V. S. Levy and John C. Motter, trustees to the said John Folland and Clementine Folland (under the names of Follant) by deed dated on the 3rd day of April 1892, and duly recorded in liber J. L. J. No. 1 folio 500 one of the land records of Frederick County, and being the same property formerly owned by Henry Houck to Michael Dimmick by deed duly recorded in liber B. G. F. No. 2 folio 179 one of the land records of Frederick County, as by reference to said deed will more fully and at large appear. Provided that if the said John Folland and Clementine Folland his wife, shall pay at maturity the Promissory note given for said indebtedness of seven hundred dollars of even date herewith by the said John Folland and Clementine Folland, his wife, payable six months after date, and made payable to William H. Nicodemus, Secretary of the said Franklin Saving Bank of Frederick or order, or any renewal of the said note at maturity, complying with all the covenants this mortgage shall be void, otherwise to remain in full force and effect, and the said John Folland and Clementine Folland his wife, covenant to keep the improvements on the said ground fully insured from loss by fire, pay the premiums and assign the policy of insurance to the said Franklin Savings Bank of Frederick and to pay all taxes on the real estate hereby conveyed, and they further covenant that should they fail in paying the said taxes, and the premiums for the said <sup>insurance the said</sup> Franklin Savings Bank, of Frederick pay the premiums from the said insurance and the said Taxes, the amount of the taxes so paid with interest thereon shall be a lien on the mortgaged property as though included in the first instance in the mortgage itself. Provided that if default shall be made by the said John Folland and Clementine Folland his wife, in the payment of the said promissory note at maturity, or any renewal thereof, at maturity, or if default shall be made in the performance of any of the covenants in this mortgage, then it shall be lawful for the said William H. Nicodemus, secretary of the said Franklin Savings Bank of Frederick, or the assignee of this mortgage, to enter and possess and sell the said mortgaged premises at the Court House door in Frederick City Maryland, at public auction for cash or one-half cash and the residue in six months from the day of sale, at the option of William H. Nicodemus, secretary of the said Savings Bank or the assignee of this mortgage, after giving at least three weeks public notice of the time, place, manner and terms of sale in some newspaper published in Frederick County at least once a week for three successive weeks prior to the day of sale, and to apply the proceeds of the sale thereof to the payment of all expenses attending said sale, including Court Costs, the usual chancery commissions, all counsel fees of the mortgagee, and then to the payment of the said promissory note with the interest thereon, that is due and unpaid, or to the payment of the last renewal note of the said promissory note that is due and unpaid, and to pay the amount of the taxes, and the amount of the premiums of insurance paid by the said Savings Bank, with interest thereon from the time the said taxes and said premiums were paid, and to pay the surplus to the said John Folland and Clementine Folland.

Witness our hands and seals.

Test--

John Folland

(seal)

Geo. W. Meinlein.

Clementine <sup>her</sup> X Folland  
mark

(seal)

State of Maryland, Frederick County to wit--

I hereby certify that on this 7th day of March in the year 1901 before the subscriber a Notary Public of the State of Maryland, in and for said Frederick County, personally appeared John Folland and Clementine Folland, his wife, and did each acknowledge the fore-