

30th 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 conveyed by Henry Houck to Michael Him-  
mick by deed duly recorded in liber B. G. F. No. 2 folio 179, one of the land records of said Coun-  
ty, and being also the same property conveyed to the said Clementine Folland or folland by the said  
John by deed dated Sept. 7 1901 and recorded in Liber D. H. H. no. 11 folio 662, as by reference to  
said deeds will fully 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 Two Hundred Dollars of even date herewith by the  
said John Folland and Clementine Folland, his wife, payable six months arter date and made payable  
to William H. Nicodemus, Secretary of the said Franklin Savings Bank, of Frederick or order, or any  
renewal of said note at maturity and comply with all the covenants in this mortgage, then this mort-  
gage shall be void, otherwise to be in full force and effect.

And the said John Folland and Clementine Folland, his wife, covenant to keep the improvements on th  
said ground fully insured from loss by fire, pay the premiums of insurance 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 the further covenant that should they fail in paying the said taxes and the  
premiums for the said insurance, and the said Franklin Savings Bank of frederick should pay the  
same, then 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 of 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 County 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 no-  
tice of the time, place, manner and terms of sale in some newspaper published in Frederick County  
at least once a week for three successive 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 us-  
ual 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 re-  
newal note that is due and unpaid, and to pay the amount of the taxes and the amount of the premium  
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 Clementine folland.

Witness our hands and seals.

William Folland (seal)  
her  
Clementine X Folland (seal)  
mark

Test--  
Geo. W. Heinlein

State of Maryland, Frederick County towit--

I hereby certify that on this 7th day of May in the year 1902 before the subscriber, a Notary Public  
of the State of Maryland, in and for Frederick County, personally appeared John Folland and Clemen-  
tine Folland, his wife, and did each acknowledge acknowledge the foregoing Mortgage to be their re-  
spective act. And at the same time personally appeared before me William H. Nicodemus the secreta-  
ry and agent of the said Franklin Savings Bank, of Frederick, and made oath in due form of law that  
the consideration in the said mortgage is true and bona fide as therein set forth; and the said Wil-  
liam H. Nicodemus Secretary and agent of the aforesaid Bank, also made oath in due form of law, that  
he has not, nor has the said bank required the mortgagors, their agent or attorney, or any person  
for the said Mortgagors, to pay the tax levied upon the interest covenanted to be paid in advance