

EXHIBIT "A"

THIS MORTGAGE, Made this 29th day of June, in the year Nineteen Hundred and eleven, between Rudolph Hardy and Anna B. Hardy his wife, for herself and as the wife of said Rudolph Hardy of Frederick County, State of Maryland, parties of the first part, and The Real Estate and Improvement Company of Baltimore City, a corporation duly incorporated under the laws of the State of Maryland, party of the second part. Whereas, the said parties of the first part have received from the said The Real Estate and Improvement Company of Baltimore City, an advance of Five Hundred dollars for the purpose of purchasing the property herein described, the due execution of this mortgage having been a condition precedent to the granting of said advance, and said sum hereby secured has been applied to the purchase of the property hereinafter described and this day conveyed to the said parties of the first part as hereinafter stated;

NOW, THEREFORE, THIS MORTGAGE WITNESSETH! That in consideration of the sum of Five Hundred dollars now due and owing from the said parties of the first part, unto the said The Real Estate and Improvement Company of Baltimore City, the said Rudolph Hardy and Anna B. Hardy his wife, do grant unto the said The Real Estate and Improvement Company of Baltimore City, its successors and assigns, all that piece or parcel of Ground situate in Frederick County, in the State of Maryland, bounded and described as follows! Lot No. One hundred and Ninety-four (194) West of Maple Avenue as shown on the plat of C. M. Wenner's Second Addition to Brunswick, which said plat is filed in Liber W.I.P. No. 13, folio 394, one of the Land Records of Frederick County.

Beginning at a point one hundred and seventy-eight (178) feet from the Northwest corner of Maple Avenue and Sixth Street, on the North side of Sixth Street; thence Northerly, one hundred and forty-four (144) feet to an alley; thence Westerly on a line with said alley, fifty (50) feet; thence Southerly on a line parallel with the first line, one hundred and forty-four (144) feet; thence Easterly on a line with the North side of Sixth Street, fifty (50) feet to the place of beginning. Being the same property conveyed unto the said Rudolph Hardy and Anna B. Hardy, his wife, by John T. Payne and Clara E. Payne, his wife, by deed dated May 22nd, 1911, and recorded prior hereto among the Land Records of Frederick County aforesaid. TOGETHER with the improvements thereon, and the rights and appurtenances thereto belonging or in any wise appertaining, PROVIDED! that if the said Rudolph Hardy and Anna B. Hardy his wife, their heirs, personal representatives or assigns, shall pay, on or before the first day of June in the year nineteen hundred and nineteen, to The Real Estate and Improvement Company of Baltimore City the said sum of Five hundred dollars, with interest thereon, payable monthly, at the rate of six per cent, per annum, from the first day of June, A.D. 1911; said payments to be made in monthly installments of at least Seven and 50/100 dollars, including interest, beginning for the first instalment on the first day of July, A.D. 1911, and shall make no default in any agreement, covenant or condition of this mortgage, then this mortgage shall be void.

AND IT IS AGREED, that until default in the premises, the said Rudolph Hardy and Anna B. Hardy, his wife shall hold possession of the property herein mortgaged. But in event of three of the above mentioned monthly instalments being due and unpaid, or of default in any agreement, covenant or condition of the Mortgage, the entire mortgage debt intended to be secured hereby shall be deemed due and demandable, and these presents are hereby declared to be in trust, and Samuel R. Barr of Baltimore City, is hereby authorized and empowered to sell the property herein granted, or so much thereof as may be necessary, and to convey the same to the purchaser or purchasers thereof; which sale shall be made upon giving at least twenty days notice of the time, place, manner and terms of sale in some newspaper published in Frederick County, and in the event of a sale under the power hereby granted, the proceeds to apply; FIRST, to the payment of all expenses incident to the sale, including reasonable council fee, and such commissions to the person making said sale as are usually allowed Trustees for making sales of Real estate in Equity; SECONDLY, to the payment of all claims of the said Mortgagee, its successors and assigns under this mortgage, whether the same shall have matured or not; and as to any surplus to pay it over to the said Rudolph Hardy and Anna B. Hardy his wife, AND THE SAID Rudolph Hardy and Anna B. Hardy his wife, for themselves, their heirs, executors, administrators and assigns, do covenant that they will pay the entire mortgage debt hereby secured, and will make the monthly payments above mentioned; that