

they will pay all taxes, assessments, public dues and charges levied, or to be levied, by law upon the property hereby mortgaged, or upon the debt hereby secured; that they will insure and, pending the existence of this mortgage, will keep insured, against loss by fire the buildings upon the ground hereby mortgaged, to the amount of at least Five hundred dollars, and will cause such policy of insurance to be so framed or endorsed as, in case of fire, to insure to the extent above named, to the benefit of the said mortgagee hereinafter its successors and assigns; that they will pay the premiums of insurance as they become due and payable, and that in the event of the default of the payment of the same by the said Mortgagors, their heirs or assigns, and the same are paid by the said mortgagee, the amount so paid shall be added to the said mortgage debt, as though included in the first instance in this mortgage.

AND IT IS AGREED between the parties hereto, that the second party hereto may deduct from the payments made to it under this mortgage, an amount of money sufficient to pay the contributions sufficient to secure such an amount of insurance upon the life of the said Rudolph Hardy under the natural death feature of the Relief Department of the Baltimore and Ohio Railroad Company as will equal the amount due from the said Rudolph Hardy and Anna B. Hardy his wife, to the said second party at any time, which insurance the said Rudolph Hardy has agreed with the second party to maintain for its security.

Witness our hands and seals.

TEST:
(Signed) E. R. Hogan

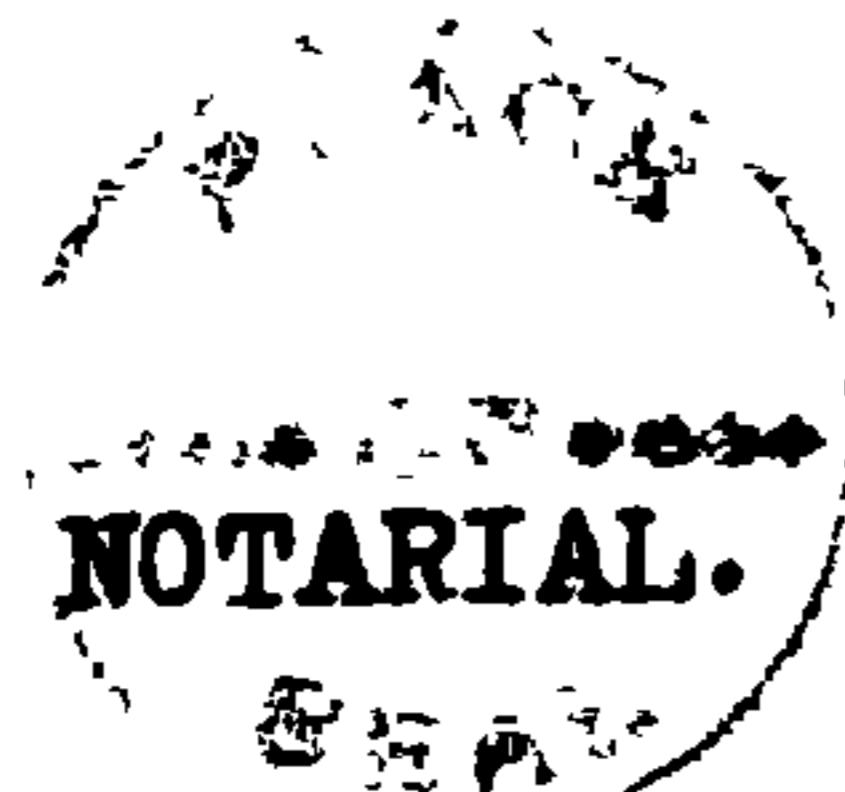
(Signed) Rudolph Hardy (SEAL)
(Signed) Anna B. Hardy (SEAL)

State of Maryland,)
County of Frederick) to wit!

I HEREBY CERTIFY, that on this 29th day of June, in the year nineteen hundred and eleven before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County aforesaid, personally appeared Rudolph Hardy and Anna B. Hardy his wife, and did each acknowledge the foregoing mortgage to be their respective act.

AND NOW, at the same time, before me personally appeared also E. S. Coffin, agent of the within named mortgagee, The Real Estate and Improvement Company of Baltimore City, and made oath, in due form of law that the consideration set forth in the foregoing Mortgage is true and bona fide, as therein set forth, and the said E. S. Coffin further made oath, in due form of law that he is the agent of said mortgagee and duly authorized to make this affidavit; and did also make oath, in due form of law that the mortgage has not 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, nor will it require any tax levied thereon to be paid by the mortgagors, or any person for them during the existence of this mortgage.

(Signed) E. R. Hogan
Notary Public



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

I hereby certify that the foregoing is a true copy of the original Mortgage from Rudolph Hardy and Anna B. Hardy his wife to The Real Estate and Improvement Company of Baltimore City, as recorded in Liber H. W. B. No. 297, Folio 130 & c., one of the land Records of Frederick County Maryland.



In Testimony Whereof, I hereunto subscribe my name and affix the seal of the Circuit Court for Frederick County, at Frederick, Maryland, this 10th day of April A. D. 1916.

Eli G. Haugh.
Clerk of the Circuit Court for Frederick County, Maryland.

Filed April 10'1916.