

"EXHIBIT NO. 4"

Frederick, Md. Sept. 1st, 1916.

\$775.

On Nov, 4th. 1916 after date we jointly and severally promise to pay to the order of THE CITIZENS NATIONAL BANK, Seven Hundred & Seventy five Dollars, For value received, negotiable and payable at THE CITIZENS NATIONAL BANK OF FREDERICK, (Md).

Charles H. Heffner
Minnie G. Heffner

With the above obligation I have delivered as Collateral Security for payment of this or any other liabilities, individual or partnership of mine to said Bank, due or to become due or that may be hereafter contracted, the following property, Viz:-

Cert. Nos. 81.99 & 184 for 18 shares Pref. stock Hag. & Fredk. Ry. Co.

.. .. 70 & 192 .. 17 .. Com

the market value of which is now \$_____ and I promise to keep up a margin satisfactory to said Bank upon said Collaterals when demanded, either by additional security or a cash payment on amount borrowed, at the option of said Bank, and on failure to respond or in default of any of these promises, this obligation shall be considered due and payable on demand, with full power and authority to sell and assign and deliver the whole of said Collaterals or any part thereof, or any substitute therefor, or any additions thereto, at any Broker's Board or at public or private sale, at the option of said Bank or its President or Cashier, or its or their either of their assigns, and with the right to the purchasers themselves at such Broker's Board or Public Sale on the non-performance of this promise, or the non-payment of any of the liabilities mentioned, or at any time hereafter, without advertisement or notice, and, after deducting all legal or other costs and expenses for collection, sale, and delivery, to apply the residue of the proceeds of such sales so to be made to pay any, either or all of said liabilities as said Bank or its President or Cashier, shall deem proper, (returning the surplus, if any, to the undersigned) Thereafter, should any deficiency remain unpaid I further promise and agree to pay the same to the holder hereof on demand. And it is further agreed that said Bank shall not be required to collect said collateral or to do anything to fix the liability of any party there to or enforce payment thereof unless said Bank elects so to do.

Due Nov, 4th. 1916.
(Filed Jan, 15th. 1917)

Charles H. Heffner



"EXHIBIT NO 5"

Frederick, Md. Sept, 2nd. 1916.

\$200.

Sixty days after date, we jointly and severally promise to pay to the order of THE CITIZENS NATIONAL BANK OF FREDERICK, for value received. Negotiable and payable at THE CITIZENS NATIONAL BANK OF FREDERICK, (Md).

Monon Steam Laundry
Chas. H. Heffner
Minnie G. Heffner

No. 4574 Due Nov, 1st.
(Filed Jan, 15, 1917)



ANSWER OF TRUSTEES TO PETITION OF CITIZENS NATIONAL BANK.

Minnie G. Heffner, wife and next friend of Charles H. Heffner.

Vs.

Charles H. Heffner.

No. 9 5 3 3 E Q U I T Y.
In the Circuit Court for
Frederick County, In Equity.

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The answer of Minnie G. Heffner and John S. Newman, Trustees, to the petition of the Citizens National Bank of Frederick, filed in this cause on the 15th day of January, 1917.