

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

I hereby certify that the foregoing is a true copy of the original Mortgage from Alice C. Koontz (formerly Harris) to the Franklin Savings Bank, as recorded in Liber S.T.H.No.288 Folio 156 &c. 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 Md. this 22nd. day of June 1917.

Eli G. Haugh

Clerk of the Circuit Court for Frederick County, Md.

(Filed June 21-1917)

(Filed as evidence  
July 27-1917)

"EXHIBIT NO 10"

At the request of the Franklin Savings Bank, the following Mortgage is received for record and recorded April 27th 1912, at 4.50 O'clock P.M.

TEST;- Harry W. Bowers, Clerk.

THIS MORTGAGE, made this 27th day of April in the year 1912 by me, Alice C. Koontz (widow) formerly Alice C. Harris Witnesseth that in consideration of the sum of Fifteen hundred dollars now due from Alice C. Koontz to the Franklin Savings Bank, of Frederick, a body corporate, I the said Alice C. Koontz do grant unto the said Franklin Savings Bank, of Frederick, in fee simple, all the following described lots or parcels of land lying and being in Frederick City, Frederick County, Maryland, to-wit;- (1) all those lots designated as Lots Nos. 3 and 4 in Block No. 7 on the plat of the Frederick City Manufacturing and Development Company's North West Addition to Frederick and being the same land and premises which were conveyed to the said Alice C. Koontz by Ann S. Wilson and others by deed dated on the 25th day of December 1908, and recorded in Liber S.T.H.No.286 folio 383 one of the Land Records of Frederick County, (2) all those two lots designated as Lots Nos. 7 and 8 in Block No. 7 on the plat of said Development Company's North West Addition, and being the same land and premises which were conveyed to the said Alice Koontz (then Harris) by Franklin B. Smith and wife by deed dated February 28th 1902, and recorded in Liber D.H.H.No.13 folio 246, one of the Land Records, and (3) all that lot or parcel of ground situated on the East side of North Bentz Street which was conveyed to the said Alice C. Harris by Charles T.K. Young and wife by deed dated on the 17th day of December 1908 and recorded in Liber S.T.H.No.286 folio 96 one of the Land Records of said County, together with the buildings and improvements thereon and the rights and ways thereto belonging, as by reference to all of the aforesaid deeds will more fully appear, Provided that if the said Alice C. Koontz shall pay at maturity the promissory note given for said indebtedness of Fifteen hundred dollars of even date herewith by said Alice C. Koontz payable six months after date and made payable to 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 mortgage shall be void, otherwise, to be in full force and effect, And the said Alice C. Koontz covenants to keep the improvements on the 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 she further covenants that should she 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 and the amount of the premiums 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 Alice C. Koontz 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 George W. Heinlein, Secretary of said Bank, 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, 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 such sale to the