

## EXHIBIT "A"

At the request of The Real Estate and Improvement Company of Baltimore City the following Mortgage is received for record and recorded Sept. 16th 1913 at 3.30 O'Clock P.M. and same day recorded in Liber H.W.B. No. 305, folio 503 &c, one of the Land Records of Frederick County, and examined.

Test:- Harry W. Bowers, Clerk.

THIS MORTGAGE, Made this 16th day of August, in the year nineteen hundred and thirteen, between William M. Barker and Ada V. Barker, his wife, 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,

Witnesseth, That in consideration of the sum of Seven hundred and fifty-one dollars now due and owing from the said William M. Barker to the said The Real Estate and Improvement Company of Baltimore City, the said William M. Barker and Ada V. Barker, his wife, do grant unto the said The Real Estate and Improvement Company of Baltimore City, its successors and assigns,

All that lot, piece or parcel of ground and premises, situate, lying and being in Frederick County, State of Maryland, which is described as lot number Four (4) in Block number Sixteen (16) on The Real Estate and Improvement Company's Second Sub-division of part of Brunswick, Maryland, which said plat is filed in the Land Records of Frederick County; said lot or parcel of land being further described as follows, viz:

Beginning at the southeast corner of "A" Street and the Fifteen (15) foot alley, First East of Seventh Avenue, and running thence easterly along the south side of "A" Street, Fifty (50) feet, thence southerly parallel to Seventh Avenue, One hundred and fifty (150) feet to the north side of a fifteen (15) foot alley; thence westerly along the north side of said alley, Fifty (50) feet to the east side of the Fifteen (15) foot alley first mentioned, thence northerly along the east side of the same alley, One hundred and fifty (150) feet to the place of beginning.

Being the same property conveyed unto the said William M. Barker by Minnie M. Barker and John H. Barker, her husband, Roy B. Wenner and the Citizens National Bank of Frederick, Maryland, by deed dated November 6th, 1902, and recorded December 20th, 1902, among the Land Records of Frederick County aforesaid, in Liber D.H.H. No. 15, folio 460.

Together with the improvements thereon, and the rights and appurtenances thereto belonging or in anywise appertaining.

Provided, that if the said William M. Barker his heirs, personal representatives or assigns, shall pay, ~~on or before~~ before the first day of August in the year nineteen hundred and twenty-one, to The Real Estate and Improvement Company of Baltimore City the said sum of Seven hundred and fifty-one dollars and fifty cents, with interest thereon, payable monthly, at the rate of six per cent. per annum, from the first day of August A.D. 1913, said payments to be made in monthly instalments of at least Eleven dollars and fifty cents, including interest, beginning for the first installment on the first day of September, A.D. 1913, 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 William M. Barker shall hold possession of the property herein mortgaged, ~~but in the event~~ of three of the above mentioned monthly instalments being due and unpaid, or of default in any agreement, covenant or condition of this 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 powers hereby granted, the proceeds to apply: first, to the payment of all expenses incident to the sale, including reasonable counsel fees, 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