

town of Mount Airy, being partly in Carroll County and partly in Frederick County, in the State of Maryland, containing one (1) acre of land, more or less, which was conveyed to the said Edgar H. Willard and Mary L. Willard, his wife, by the said Elizabeth Olyvia Chaney, by deed dated the 28th day of March, A.D. 1917, and to be recorded among the Land Records of Carroll County and Frederick County, as by reference to the said deed and the conveyances therein referred to will more fully and at large appear.

Together with the buildings and improvements thereon and all the rights, ways, privileges and appurtenances thereunto belonging or in any wise appertaining.

PROVIDED, that if we, the said Edgar H. Willard and Mary L. Willard, his wife, should pay the said mortgage indebtedness, with the interest thereon, when due and payable, according to the tenor of said promissory note, then this mortgage shall be void.

And we, the said Edgar H. Willard and Mary L. Willard, his wife, do covenant that we will pay the said sum of Three thousand dollars (\$3,000.00) with the interest thereon due and payable, according to the tenor of said promissory note, and that we will during the continuance of this mortgage keep the Buildings upon said property hereby mortgaged fully insured against loss by fire, and will cause the policy or policies of insurance to be so indorsed or assigned as that in case of loss by fire the insurance will enure to the benefit of the said Elizabeth Olyvia Chaney, her personal representatives or assigns.

AND PROVIDED FURTHER, that if we, the said Edgar H. Willard and Mary L. Willard, his wife, should make default in the payment of said mortgage indebtedness, or the interest thereon, when due and payable, according to the tenor of said promissory note, or should make default in any covenant of this mortgage, then it shall be lawful for the said Elizabeth Olyvia Chaney, her personal representatives or assigns, to sell the said mortgaged premises, at public auction, for cash, after having given at least three weeks, previous notice, of the time, place, manner and terms of sale, by advertisement in some newspaper published in Carroll County and also in some newspaper published in Frederick County, and apply the proceeds of sale, in the first place, to the payment of all costs and expenses connected with such sale, including usual commissions and reasonable counsel fees, the to the payment of said mortgage indebtedness and the interest then due, and the balance, if any, shall be paid to the said Edgar H. Willard and Mary L. Willard, according to their interests therein.

AND IT IS FURTHER HEREBY UNDERSTOOD AND AGREED that if default should be made in the payment of the said promissory note, or the interest thereon when due and payable according to the tenor of said promissory note, and the said mortgaged premises shall be advertised at public sale under the power of sale hereinbefore mentioned, and the said Edgar H. Willard and Mary L. Willard his wife, or their personal representatives or assigns, should pay the mortgage debt before the sale shall actually occur, and after said property shall be advertised by at least one insertion in some newspaper as herein provided, the said Edgar H. Willard and Mary L. Willard, his wife, or their personal representatives or assigns, shall also pay, in addition to the mortgage debt and interest then due, all costs and expenses that may have been incurred before such payment of the mortgage debt shall be made, together with onehalf of the usual chancery commission allowed in case of sale, and a reasonable counsel fee.

Witness our hands and seals.

Test: - Harry R. Zepp.

Edgar H. Willard (seal)
Mary L. Willard (seal)