

TOGETHER with all buildings, improvements, rights, ways, easements and appurtenances whatsoever thereunto belonging.

PROVIDED that if the said Benjamin F. Norwood and Mary A. Norwood, shall pay at maturity the promissory note given for said indebtedness of Nine Thousand Five Hundred dollars of even date by said Benjamin F. Norwood and Mary A. Norwood payable six months after date and made payable to the said Commercial State Bank of Frederick, Maryland, 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 Mortgagors covenant 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 Commercial State Bank of Frederick, Maryland, and to pay all taxes on the Real Estate hereby conveyed. And they further covenant that should they fail in paying the said taxes and the premiums for the said Insurance and said Commercial State Bank of Frederick, Maryland, 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 Benjamin F. Norwood and Mary A. Norwood in the payment of 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 Hammond Clary, Cashier of said Bank, or any Assignee of this Mortgage, to enter and possess and sell the said mortgaged premises at the Court House Door, Frederick City, 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 payment of all expenses attending said sale, including Court costs, the usual chancery commissions, all counsel fees of the mortgagee or assignee and then to payment of the said promissory note with interest on said renewal note that is due and unpaid, and to pay the amount of the taxes and the amount of the premiums of insurance paid by the said Commercial State Bank, with interest thereon from ^{the} time the said taxes and said premiums were paid, and to pay the surplus to the said mortgagors and in case payment should be made after advertisement under said power, then accrued expenses and only half commission shall be paid by said mortgagors. Witness our hands and seals.

Test; Arthur H. Doll.

Benjamin F. Norwood (seal)
Mary A. Norwood (seal)

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

I hereby certify, That on this 29th day of March in the year 1920, before the Subscriber, a Notary Public in and for Frederick County, State of Maryland, personally appeared Benjamin F. Norwood and Mary A. Norwood, his wife, and did each acknowledge the foregoing Mortgage to be their respective act and deed. And at the same time personally appeared before me Hammond Clary, Cashier and Agent of the said Commercial State Bank of Frederick, Maryland, and made oath in due form of law that the consideration in the said Mortgage is true and bona fide as therein set forth; and the said Hammond Clary Cashier and agent of the aforesaid BANK, also made oath in due form of law, that he has not, nor has the said BANK 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 he, nor will said BANK require any tax levied thereon to be paid by the Mortgagors, or any person for them during the existence of this Mortgage, and he further