

THIS MORTGAGE, made this 24th day of October in the year A. D. 1916 by John L. Zacharias and Carrie G. Zacharias his wife, of Frederick County, Maryland, WITNESSETH; -

That Whereas, the said John L. Zacharias and Carrie G. Zacharias, his wife, now stand indebted to the Emmitsburg Savings Bank, a body corporate of the State of Maryland, in the sum of Fifty-five Hundred Dollars (\$5,500.00) upon their joint and several promissory note, of even date herewith, payable to the said the Emmits Savings Bank, or order, six months after date, and for the better securing the payment of the said promissory note at maturity, or of any note or notes that may from time to time be given hereafter in renewal of the same, or any part thereof, we, the said John L. Zacharias and Carrie G. Zacharias, his wife, have agreed to execute this mortgage.

Now, therefore, in consideration of the premises and the sum of \$1.00 receipt of which is hereby acknowledged, by the said John L. Zacharias and Carrie G. Zacharias before the delivery of this mortgage, we, the said John L. Zacharias and Carrie G. Zacharias, his wife, do hereby grant in fee simple unto the said the Emmitsburg Savings Bank of Frederick County, Maryland, all the following described real estate together with the improvements thereon and all the rights, ways and appurtenances thereunto belonging situated in Emmitsburg District, Frederick County, Maryland, containing 222 acres of land, more or less, which real estate was conveyed by a deed from Christian T. Zacharias to the said John L. Zacharias and Carrie G. Zacharias, his wife, dated 24th day of October, 1916, and intended to be recorded simultaneously with the recording of this Mortgage, which same land was also conveyed to Christian T. Zacharias by Esther A. Zacharias and Sarah A. Zacharias by a deed dated April 22, 1886, and recorded in Liber W. I. P. No. 1, folio 329, one of the land records for Frederick County, for a full description of said real estate by metes and bounds, courses and distances, reference may be had to the deed referred to from Christian T. Zacharias to John L. Zacharias and Carrie G. Zacharias, his wife, dated the 24th day of October 1916, and intended to be recorded simultaneously with the recording of this mortgage.

Provided, that if the said John L. Zacharias and Carrie G. Zacharias, his wife, their heirs or executors, administrators or assigns, shall pay to the said the Emmitsburg Savings Bank, or order, the the promissory note aforesaid at maturity, or shall pay any renewal thereof when such renewal note shall mature and be payable, and keep all the covenants herein on the part of the mortgagors agreed to be performed, then this mortgage shall be void.

AND Provided, that until default be made in the payment of the promissory note aforesaid at maturity, or of any renewal thereof when such renewal note shall mature and be payable, or until default be made in any covenant herein contained, the said John L. Zacharias and Carrie G. Zacharias, his wife, shall possess the mortgaged premises as of their present estate therein.

AND Provided that if default shall be made in the payment of the promissory note at maturity, or if renewed, default shall be made in the payment of any note or notes given in renewal thereof, when the same shall mature and become payable, then it shall be lawful for J. Lewis Rhodes of Emmitsburg, Maryland, or in the event of his death, declination or inability from any cause, then for H. M. Warrenfeltz, of Emmitsburg, Maryland, as trustee, or in case of their or his death, or declination to execute said trust, then for any other trustee, to be appointed by the order of the Circuit Court for Frederick County as a Court of Equity, in place of the said deceased or declining trustee, consent being hereby given by the said mortgagors, upon petition to be filed by the said mortgagee to said Court, for the appointment of such trustee, or for the assignee of said, the Emmitsburg Savings Bank, to sell the said property and premises hereby mortgaged at the Court house door in Frederick City, Maryland, in Emmitsburg, in Emmitsburg, Frederick County, Maryland, or on the mortgaged premises at the election of the person authorized to sell, by public auction for cash, after having given first at least three weeks public notice of such sale, inserted in some newspaper published in Frederick County, of the time, place, manner and terms of sale, and such other notice as said trustee, or trustees, shall think proper, and to apply the proceeds of such sale to the payment in the first place, of all costs, charges and expenses attending such sale, including the usual commissions, and reasonable counsel fees for preparing bond, report of sale and attending to the ratification