

of Frederick County, 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 the said Emmitsburg Savings Bank of Frederick County, 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 Clarence Rider and Missoura Rider 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 H.M. Warrenfeltz, Cashier of said Bank, or any assignee of this Mortgage, to enter and possess and sell the said mortgaged premises at Emmitsburg, Frederick County, Maryland, at public auction for cash, after giving at least three week's 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 the payment of said promissory note with the interest thereon, that is due and unpaid, or to the payment of the last renewal note of the said promissory note with the interest on said renewal note that is due and unpaid, and to pay the amount of the premiums of insurance paid by the said Emmitsburg Savings Bank, with interest thereon from the time the said taxes and said premiums were paid and to pay the surplus to the said Clarence Rider and Missoura Rider their heirs and assigns, and in case payment should be made after advertisement under said power, then accrued expenses, counsel fees and only half commissions shall be paid by the said Mortgagors. Witness our hands and seals.

Witness;- J. Ward Kerrigan.

Clarence Rider (seal)
Missoura Rider (seal)

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

I hereby certify that on this 30 day of July in the year A.D. 1920, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid personally appeared Clarence Rider and Missoura Rider who acknowledged the foregoing instrument by them signed, to be their act. And at the same time also personally appeared before me, H.M. Warrenfeltz, Cashier and Agent of the Emmitsburg Savings Bank, Mortgagee and made oath in due form of law that the consideration in said mortgage is true and bona-fide as therein set forth and also made oath in due form of law, that the mortgagee has not 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 said mortgagee require any tax levied thereon to be paid by the mortgagors or by any person for them, during the existence of this mortgage; and said affiant further and in like manner made oath, that he is the Cashier and Agent of said mortgagee, and authorized by the said mortgagee to make this affidavit.

Witness my hand and Notarial seal this 30-day of July in the year A.D. 1920.

(Place of
Notarial
Seal)

J. Ward Kerrigan (seal)
Notary Public.

For value received The Emmitsburg Savings Bank of Frederick County, a body corporate of the State of Maryland, hereby transfers and assigns the within and foregoing mortgage to The Central Trust Company of Maryland, a body corporate, its successors and assigns without recourse.