conveyed from said Zoie L.Zimmerman,and husband,to said Board of County School Commissioners of Frederick County,a corporation,by deed dated May 19th,1908,recorded in Liber S.T.H.No.284 folio 113 one of said Land Records. All of the aforegoing three parcels of land hereby intended to be mortgaged being the same land which was conveyed from Ritchie D.Zimmerman,and intended to be recorded simultaneously herewith,as by reference to said deeds will more fully appear.

TOGETHER with the buildings and improvements thereon and the rights,roads,ways,waters,privilages,appurtenances and advantages,thereto belonging,or in anywise appertaining.

TO HAVE AND TO HOLD the aforesaid parcel of ground and premises unto and to the proper use and benefit of the said Ritchie D.Zimmerman,his heirs,and assigns forever.

PROVIDED that if the said Stella May Freed and William H.Freed,her husband,their heirs,personal representatives or assigns,shall pay the said promissory note at maturity,together with the interest thereon according to the tenor and effect thereof,and shall perform all the covenants herein on their part to be performed,then this mortgage shall be void.

AND it is agreed that,until default be made in the premises the said Stella May Freed,and William H.Freed,her husband,their heirs and assigns shall possess the aforesaid property upon paying in the meantime,all taxes and assessments,public dues and charges of every kind.levied or assessed,or to be levied or assessed on said hereby mortgaged property,which taxes,assessments,public dues,charges,mortgage debt and interest,the said Stella May Freed and William H.Freed,her husband,for themselves,their heirs personal representatives and assigns,do hereby covenant to pay when legally demandable. But if defauly be made in payment of said money,or the interest thereon to accrue,or in any part of either of them,at the time limited for the payment of the same,or in any agreement, covenant or condition of this mortgage,then the entire mortgage debt shall be demed due and demandable; and it shall be lawful for the said Ritchie D.Zimmerman,his personal representatives and assigns,or Jesse F.R.Heagey,his or their Attorney or Agent,at any time after such default to sell the property hereby mortgaged,or so much thereof as may be necessary,to satisfy and pay said debt, interest and all costs incurred in making such sale,and to grant and convey the said property to the purchaser or purchasers thereof,his,her or their heirs or assigns; and which sale shall be made in the manner following,viz; upon giveing twenty days notice of the time,place,manner and terms of sale,in some newspaper in said Frederick County,and such other notice as by the said Mortgagee,his personal representatives or assigns,may be deemed expedient; and in the event of a sale of said property,under the powers hereby granted,the proceeds arising from such sale to apply ; first to the payment of all expenses incident to such sale,including a fee of Fifty dollars and a commission to the party making sale of said property equal to the commission allowed trustees for making sale of property by virtue of a decree of a Court having equity jurisdiction in the State of Maryland; secondly,to the payment of all claims of the said Mortgagee,his personal representatives and assigns under this Mortgage whether the same shall have matured or not; and the surplus (if any there be) shall be paid to the said Mortgagors,their personal representatives and assigns,or to whoever may be entitled to the same. And the said Stella May Freed and William H.Freed,her husband, for themselves,their heirs personal representatives and assigns,do further covenant to insure and pending the existance of this Mortgage,to keep insured,the improvements on the hereby mortgaged land to the amount of at least Two Thousand ($2000.00) Dollars and to cause the policy to be effected thereon,so framed or indorsed as in case of fire to inure to the benefit of the said Mortgagee his personal representatives and assigns,to the extent of the lien or claim hereunder.

Witness the hands and seals of the said Mortgagors.

Test;- Richard Potts.

Stella May Freed (seal)

Will H.Freed (seal)

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

I hereby certify that on this 14th day of February in the year nineteen hundred and twenty before me a Notary Public of the State of Maryland,in and for the County aforesaid personally appeared Stella May Freed and William H.Freed her husband the Mortgagors name in the aforegoing