time,place,manner and terms of sale,in some newspaper printed in Frederick County,Maryland,and such other notice as by the said Mortgagee its successors or assigns may be deemed expedient; and in the vent of a sale of said property,under the powers hereby granted,the proceeds,arising from 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 its successors 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 or assigns,or to whoever may be entitled to the same.

AND the said Mortgagor for themselves,their heirs,personal representatives and assihns,do hereby covenant and agree that immediately upon the first insertion of the advertisement or notice of sale as aforesaid under the powers hereby granted,there shall be and become due by them to the party inserting said advertisement or notice,all expenses incident to said advertisement or notice,all Court costs and all expenses incident to the foreclosure proceedings under this Mortgage and a commission on the total amount of the Mortgage indebtedness,principal and interest,equal to one-half the percentage allowed as commissions to trustees making sale under orders or decrees of the Circuit Court for Frederick County,in Equity,which said expenses,costs and commissions the said Mortgagors for themselves heirs,personal representatives and assigns do hereby covenant to pay; and the said Mortgagee its personal representatives or assigns or its said Attorney shall not be required to receive the principal and interest only,of said Mortgage debt in satisfaction thereof,unless the same be accompanied by a tender of the said expenses,costs and commissions,but said sale may be proceeded with unless,prior to the day appointed therefor legal tender by made of said prdncipal, interest,costs,expenses and commission.

AND the said J.Stewart Annan and Elizabeth M.Annan,his wife,for themselves,their personal representatives and assigns,do further covenant to insure,and pending the existance of this Mortgage,to keep insured in some good Company satisfactory to the said Mortgagee its successors and assigns,the improvements on the hereby mortgaged land to the amount of at least_____Dollars,and to cause the policy to be effected thereon,to be so framed or indorsed,as in case of fire,to inure to the benefit of the said Mortgagee its successors and assigns,to the extent of their lien or claim hereunder,and to deliver said policy or policies to the said Mortgagee its successors and assigns.

WITNESS the hands and seals of the said Mortgagors.

Test;- P.F.Burket.

J.Stewart Annan (seal)
Elizabeth M.Annan (seal)

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

I hereby certify,that on this Twentieth day of November in the year nineteen hundred Twenty-Two before me,the subscriber a Notary Public of the State of Maryland,in and for the Couty aforesaid,personally appeared J.Stewart Annan and Elizabeth M.Annan,his wife,the Mortgagors,named in the aforegoing Mortgage and they acknowledged the aforegoing Mortgage to be their act, At the same time also appeared Benjamin P.Ogle,the President of The Farmers State Bank,a body corporate of Maryland,and made oath in due form of law,that the consideration set forth in said Mortgage is true and bona fide as therein set forth.

And did also make 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 it require any tax levied thereon to be paid by the Mortgagors or any person for them during the existance of this Mortgage. And the said Benjamin P.Ogle did further make oath that he is the President and agent of said The Farmers State Bank and as such authorized to make this affidavit.

PLACE OF Notarial SEAL

Peter F.Burket
Notary Public.