

F. G. Owens, his wife, shall possess the said mortgaged property as of their present estate thereon.

And still further provided that if default be made in the payment of said promissory note at maturity, or of any renewal thereof, or in the payment of any installment of interest when the same becomes due according to the tenor of said promissory note, or in the fulfillment of any covenant or agreement contained herein, then and in either case it shall be lawful for the said Thomas Arnold, his personal representatives or assigns to sell the said property and premises hereby mortgaged in front of the Court House door in Frederick City, Maryland, by public auction, for cash, after having given at least three weeks notice of the time, place, manner and terms of sale in some newspaper published in Frederick County, once a week, prior to the date of sale, and to apply the proceeds of sale to the payment, in the first place of the expenses attending the sale, including the usual Chancery commissions and a reasonable counsel fee for filing bond, report of sale and attending to the ratification thereof, and then to the payment of the promissory note aforesaid, or renewal thereof, with all interest due thereon, whether the same be due and payable according to the tenor of said promissory note or not, and the surplus, if any, to pay the same to the said William T. Owens and Nani F. G. Owens, his wife, or to whoever may be entitled to the same.

And the said William T. Owens and Nani F. G. Owens, his wife, covenant that they will keep during the existence of this mortgage, the buildings erected on the said mortgaged premises insured for a reasonable amount of money in some safe and reliable Insurance Company paying the premiums and assessments thereon as they fall due and payable and that they will cause the Policy of Insurance to be so transferred or endorsed as to inure to the benefit of the said Thomas Arnold in case of loss or damage by fire.

Witness our hands and seals.

Witness; C. R. Rowdybush.

William T. Owens (seal)
Nani F. G. Owens (seal)

State of Maryland, Montgomery County, to wit; -

I hereby certify that on this 23rd day of May, A. D. 1921, before me, the subscriber, a Notary Public of the State of Maryland, in and for Montgomery County, personally appeared William T. Owens and Nani F. G. Owens, his wife, the said mortgagors, and acknowledged the foregoing mortgage to be their act.

Given under my hand and Seal Notarial, the day and year aforesaid.

Charles R. Rowdybush
Notary Public.



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

I hereby certify that on this 28th day of May, A. D. 1921, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, personally appeared Thomas Arnold, the aforesaid mortgagee, and made oath in due form of law that the consideration stated in the said mortgage is true and bonafide as therein set forth; and also made oath in due form of law that the said mortgagee has not required the said mortgagors, their agent or attorney, or any person for the said mortgagors, to pay the tax levied on the interest covenanted to be paid, in advance, nor will the said mortgagee require any tax levied thereon to be paid by the said mortgagors or by any person for them during the existence of this mortgage.

Given under my hand and Seal Notarial, the day and year aforesaid.

Walter L. Remsburg
Notary Public.

