

But if default be made in the payment of said single bill for the sum of Ten Thousand Dollars, or the interest thereon to accrue, or in any part or either of them, at the time limited for the payment of the same, or in any covenant or condition of this mortgage, then the entire mortgaged debt shall be deemed due and demandable, and it shall be lawful for the said Peter G. Sauble and Emma A. Sauble, his wife, or the survivor of them, or their, or either of their heirs, personal representatives and assigns, or D. Princeton Buckey, their attorney, at any time after such default to sell the property and real estate, hereby mortgaged, together with any and all annual crops then tithed and in cultivation thereon, at the Court House door in Frederick City, Maryland, at public auction for cash and to grant and convey the said property and real estate 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 giving notice of the time, place, manner and terms of sale, by advertisement inserted for at least three successive weeks in some newspaper printed and published in Frederick County and such other notice as the party or parties foreclosing may deem expedient; and in the event of a sale of said property the real estate, under the powers hereby granted, the proceeds arising from such sale to apply first, to the payment of all costs and expenses, incident to such sale, including a reasonable counsel fee to the attorney who may prepare the bond, advertisement and report of sale etc., and a commission to the party making sale of said property and real estate, equal to the commissions allowed to trustees for making sale of property by virtue of a decree of the Court having equity jurisdiction in the State of Maryland.

Secondly, to the payment of all claims of the said mortgagees, their heirs, personal representatives or assigns under this mortgage, whether the same shall have matured or not, and the surplus (if any there be) shall be paid to the mortgagors, their personal representatives or assigns, or whoever may be entitled to the same.

And the said mortgagors, for themselves, their heirs, personal representatives and assigns, 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 the 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 trustees making sale under order or decree of the Circuit Court for Frederick County, in Equity, and a reasonable attorneys fee, which said expenses, costs and commission and attorney's fee, the said mortgagors, for themselves, their heirs, personal representatives and assigns, do hereby covenant to pay, and which sum shall be a lien of the hereby mortgaged property as though in the first instance included in this mortgage, and the said Mortgagees, their personal representatives or assigns, or the survivor of them, of D. Princeton Buckey, their 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, commissions, and attorneys fee, but sale may be proceeded with, unless, prior to the day appointed therefor legal tender be made of said principal, interest costs, expenses, commissions and attorney's fee.

And the said George T. Koontz and Elizabeth Koontz, his wife, for themselves, their personal representatives and assigns, do further covenant to insure, and pending the existence of this mortgage to keep insured, in some good company, satisfactory to the mortgagees, or their personal representatives or assigns, the improvements on the hereby mortgaged land, to the amount of at least the sum of \$5,000.00, and to cause the policy to be effected thereon, to be so framed or endorsed, as in case of fire, to inure to the benefit of the mortgagees, their personal representatives and assigns, to the extent of their lien or claim hereunder, and to deliver said policy or policies to the said mortgagees, or their personal representatives or assigns.

Witness our hands and seals of the mortgagors on the day and year first above written.

Test;-

Edith E. Wickham.

George T. Koontz (seal)

Elizabeth Koontz (seal)