

Provided that if the said William Willcoxon, his heirs, personal representatives or assigns, shall pay said promissory note at maturity, and the interest thereon according to the tenor and effect thereof, and shall perform all the covenants herein on his part to be performed, then this mortgage shall be void.

And it is agreed that, until default be made in the premises, the said William Willcoxon, his heirs, personal representatives or assigns shall possess the aforesaid property upon paying in the meantime, all taxes and assessments, public debts 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 William Willcoxon, for himself, his heirs, personal representatives and assigns, does hereby covenant to pay when legally demandable. But if default 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 deemed due and demandable; and it shall be lawful for the said Eugenia H. Rawlings, Committee aforesaid, and the New Amsterdam Casualty Company surety aforesaid, their successors, and assigns, or Jesse F. R. Heagey, 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 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 giving twenty day's notice of the time, place, manner and terms of sale; in some newspaper printed in Frederick County, and such other notice as by the said Mortgagees, their successors 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 Twenty-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 Mortgagees, their 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 Mortgagor, or his personal representatives and assigns, or to whoever may be entitled to the same.

And the said William Willcoxon for himself, his personal representatives and assigns, does further covenant to insure, and pending the existence of this Mortgage, to keep insured, the improvements on the hereby mortgaged land to the amount of at least Twenty-three Hundred 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 of the said Mortgagees, their successors and assigns, to the extent of the lien or claim hereunder.

Witness the hands and seals of the said Mortgagors.

Test: S. Edward Shaw

Minnie B. Lewis

William Willcoxon	(seal)
Andrew Jackson Willcoxon	(seal)
Wilbur Willcoxon	(seal)
Willard C. Willcoxon	(seal)
Eugenia H. Rawlings	(seal)

State of Maryland, City of Baltimore, to-wit:-

I hereby Certify, that on this 31st day of May in the year nineteen hundred and Twenty-two before me, a Notary Public, of the State of Maryland, in and for the City aforesaid duly commissioned and qualifies personally appeared Eugenia H. Rawlings, and Willard C. Willcoxon, two of the Mortgagors named in the foregoing Mortgage and each acknowledged the foregoing Mortgage to be their respective act. At the same time also appeared Eugenia H. Rawlings, Committee of Ruth E. Willcoxon as aforesaid 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 also made oath in due form of law, that the said mortgagees have 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 they require any tax levied thereon to be paid by the said Mortgagors, or any person for them during the existence of