"EXHIBIT No.1"

THIS MORTGAGE Made this 5th day of November,A.D.1924,by us,Bertha A.Rice and Walter L.Rice,her husband,of Frederick,Maryland,parties of the first part and the Farmer's & Mechanics National Bank of Frederick,Maryland,Trustee in No.8578 Equity,in the Circuit Court for Frederick County,parties of the second part.

WITNESSETH; Whereas the said Bertha A.Rice and Walter L.Rice,her husband,are justly indebted to Farmers & Mechanics National Bank of Frederick,Trustee in No.8578 Equity, in the Circuit Court for Frederick County,in the sum of Thirty-One Hundred ($3100.00) Dollars,evidenced by their promissory note of even date herewith,payable to the order of said Farmers & Mechanics National Bank of Frederick,Trustee in No.8578 Equity,six months after date,with interest at the rate of Six (6) Per Cent per annum and wishing to better secure the payment of said note and the interest thereon to accrue,as well as any renewals,replacements or substitutions thereof by the execution of this Mortgage.

Now Therefore this Mortgage Witnesseth; That in consideration of the premises and the sum of Ten ($10.00) Dollars in hand paid,the said Bertha A.Rice and Walter L.Rice, her husband,do GRANT unto Farmers & Mechanics National Bank of Frederick,Trustee in No 8578 Equity in Fee Simple,all that tract or parcel of land,situated in Frederick City, Frederick County,Maryland,and being described as Lots Nos.180 and 181 on the South side of East South Street in Frederick,Maryland,which were conveyed to the said Bertha A Rice by Edward J.Winebrenner and wife,by Deed recorded in Liber H.W.B.No.294 Folio 211 one of the Land Records for Frederick County.

Together; With the buildings and improvements thereon and the rights,roads,ways,privilages,appurtenances and advantages thereunto belonging or in anywise appertaining.

To Have and To Hold The aforesaid parcel of land and premises,unto and to the proper use and benefit of the said Mortgagee and its assigns forever.

Provided That if the said Bertha A.Rice and Walter L.Rice her husband,shall pay or cause to be paid the aforesaid note,according to the tenor 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 Bertha A.Rice and Walter L.Rice,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 the hereby mortgaged property,which taxes,assessments,public dues,charges,mortgage debt and interest,the said Mortgagors for themselves and for their heirs,executors and assigns,do hereby covenant to pay when legally demandable,but if default be made in the payment of said money or the interest thereon to accrue,or any part of either one 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 Farmers & Mechanics National Bank of Frederick,or Frank L.Stoner,its President,Trustee,or its assigns,or personal representatives,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 incident to making such sale, and to grant and convey the said property to the purchaser or purchasers thereof,his, her or their heirs and assigns,and which sales shall be made in the manner following, to-wit;- Upon giving 20 days notice of the time,place,manner and terms of sale,in some newspaper printed and published in Frederick County,Maryland,which time,place,manner and terms of sale,shall be fixed by the Mortgagee,or party selling,and in the event of a sale of said property under the powers hereby granted,the proceeds arising from such