" EXHIBIT NO. 1"

At the request of Roscoe M.Kling the following Mortgage is received for rexord and recorded April 21,1926,at 3.40 o'clock P.M.

Test;- Eli G.Haugh,Clerk.

Th is Mortgage made thistwenty first day of April in the year nineteen hundred and twenty-six by J.Ray Earel and Sallie G.Earel,his wife of Frederick County,State of Maryland.

WHEREAS, the said J.Ray Earel and Sallie G.Earel,his wife,stand indebted unto Roscoe M. Kling in the sum of Ninety Five hundred Dollars ($9500.) which indebtedness is evidenced by their promissory note for said sum of moeny payable five years after date and bearing interest from date,interest thereon to be paid aemi-annually,and whereas,the said J.Ray Earel and Sallie G.Earel,his wife are desirous to better secure the payment of said promissory note and the interest thereon when the same may become due and payable,according to the tenor and effect thereof.

NOW therefore this Mortgage Witnesseth, that in consideration of the premises and the sum of One dollar,the said J.Ray Earel and Sallie G.Earel,his wife,do hereby grant and convey, bargain and sell unto the said Roscoe M.Kling his heirs and assigns,all their right,title and interest in and to all that tract or parcel of land,with improvements thereon,situated,lying and being in Woodsboro District,Frederick County,Maryland,being all the same Real Estate which was conveyed to J.Ray Earel and Sallie G.Earel,his wife,by Roscor M.Kling and Coral A.Kling, his wife,by deed dated_____Ninetenan Hundred and Twenty-Six and intended to be recorded ahead of this mortgage . It also being the same land which was conveyed to the said Roscoe M. Kling and Coral A.Kling,his wife,by Emma A.Kling,by deed dated May 26,1919,and duly recorded among the land records of Frederick County,reference to which a more complete and full description will appear. Together with the annual crops pitched or cultivated thereon by the mortgagor or those claiming under them and the buildings and improvements thereon,and the rights, ways,waters,liberties,hereditaments,privilages and appurtenances thereto in anywise appertaining or belonging,and the reversions and remainders,and the rents,issues and profits thereof.

ROVIDED,that if the said J.Ray Earel and Sallie G.Earel,his wife,their heirs,executors, administrators or assigns,shall pay to the said Roscoe M.Kling,his personal representives or assigns,the said sum of Ninety-five hundred dollars ($9,500), Dollars,and the interest thereon according to the tenor of said promissory note,snd shall perform all the covenants and agreements on their part to be performed,then this mortgage shall be void.

AND the said J.Ray Earel and Sallie G.Earel,his wife,their personal representatives and assigns,do hereby covenant with the said Roscoe M.Kling,his personal representatives and assigns that they are lawfully seized of the property hereby conveyed; and that they have not done or suffered to be done any deed,act or thing whereby the land or premises hereby conveyed or any part thereof has been charged,affected or encumbered,in title,estate or otherwise; that will nort suffer or permit any strip or waste of the mortgaged premises; that they will keep all buildings in good and substantial repair; that they will pay all taxes and assessments, public dues or charges of whatsoever kind or descriptionllevied or assessed, or to be levied and assessed against said mortgaged property when legally demandable; that they will pay the mortgage debt and interest when the same is due and payable according to the tenor of said promissory note; and that they will insure forthwith and pending the existing of this mortgage keep insured against loss by fire,by some insurance company or companies acceptible to the mortgagee,his personal representatives or assigns,the improvements on the hereby mortgaged land to the amount of at least Five thousand dollars ($5,000) Dollars,and will cause the policy or policies issued therefore to be so framed or endorsed,as in case of fire to inure to the benefit of the mortgagee,his personal representatives or assigns,to the extent of his or their lien or claim hereunder,and that the mortgagee,his personal representatives or assigns