

per centum per annum, payable semi-annually; And whereas we are also indebted unto a certain Clarence H. Lamar in the sum of two thousand dollars on and by our joint and several promissory note of even date herewith, also payable five years after date with interest from date at the rate of six per cent per annum, payable semi-annually; both said sums being purchase money for the property hereinafter described; And whereas we desire to secure the payment of both said sums of money and the interest thereon, when and as the same, principal and interest, respectively become due and payable, according to the tenor of said promissory note, we do execute these presents. Now, therefore, IN CONSIDERATION of the premises and of the further sum of ten dollars in hand paid, the receipt whereof is hereby acknowledged, and for the purpose of securing the payment of said sums of money as above set forth, we, the said John W. Wilt and Cora E. Wilt, his wife, do hereby grant and convey unto the said John C. Lamar and the said Clarence H. Lamar all that farm consisting of all that tract or parcel of land situated in Frederick County, Maryland, on the south side of the tracts of the Main Stem of the Balto & Ohio Railroad, near the Village of Doub's containing two hundred and seventeen and one-fourth acres, more or less, which has been conveyed to the said John W. Wilt and Cora E. Wilt, his wife, by a certain Amanda Orrison and others by a deed bearing date June 7th, A.D. 1917, which deed is to be recorded prior hereto among the Land Records of Frederick County, by reference to which deed and the references therein contained, which deeds and other references are hereby made a part hereof, a complete description will appear, together with all the buildings and improvements on said lands and all the water rights, rights and water and all other rights, privileges and appurtenances thereon or in any wise thereunto belonging or appertaining. Provided, that if we, the said John W. Wilt and Cora E. Wilt, his wife, pay the said several sums of money, and the interest on the same, as the said sums, principal and interest, become due and payable according to the tenor of said promissory notes, then this mortgage shall be void.

And we, the said John W. Wilt and Cora E. Wilt, his wife, for themselves, our heirs, executors, administrators and assigns, do hereby covenant and agree with the said John C. Lamar and the said Clarence H. Lamar respective executors, administrators and assigns, as follows;

1st. That we will pay the said respective sums of money, and the interest thereon, when and as the same, respectively, principal and interest, become due and payable, according to the tenor of said promissory note; and

2nd. That we will, during the continuance of this mortgage keep the dwelling house and outbuildings on said premises fully insured against loss by fire in some responsible Fire Insurance Company for the use and benefit of said John C. Lamar and said Clarence H. Lamar, respectively, and that in the event of a loss the money due under the policy of insurance shall be payable to the said John C. Lamar or the said Clarence H. Lamar as the respective mortgage interests appear.

And it is hereby further provided that in the event of any default on the part of us, the said John W. Wilt and Cora E. Wilt, his wife, in the payment of the said sums of money, or the interest thereon, when and as the same, principal and interest, become due and payable, according to the tenor of said promissory note, or in the performance of any of the covenants and agreements herein on our part contained, it shall then be lawful for the said John C. Lamar and Clarence H. Lamar, or either of them, or the executors, administrators or assigns, of them, or of either of them, to sell the property hereby mortgaged at public sale for cash, after having given at least twenty days public notice of the time, place, manner and terms of sale in some newspaper published in Frederick County prior to the day of sale, and to apply the proceeds of said sale to the payment in the first place of the costs and expenses of sale, including the usual commissions to the mortgagee, or mortgagees, as trustees making said sale and reasonable counsel fees for services rendered in connection with the foreclosure proceedings, then to the payment of the mortgage debt, including all the interest due and not paid, and then to pay the surplus, if any, over to the said John W. Wilt and Cora E. Wilt, his wife, their heirs or assigns.