THIS MORTGAGE, Made this twenty-first day of September, in the year nineteen hundred and six, by us, Singleton W.Rhine and Frances Rhine, his wife, and Effie L.Hobbs, all of Frederick County, State of Maryland,-

WITNESSETH;- That we, the said Singleton W.Rhine, Frances Rhine, and Effie L.Hobbs by our joint and several promissory note of even date herewith, for the sum of Two Hundred Dollars payable to Thomas P.Sappington of the aforesaid County and State, or order, one year after date, with interest from date at the rate of six per cent per annum, payable annually,-stand indebted unto the said Thomas P.Sappington in the said sum of money in said promissory note recited, and for the securing the payment of the said note at maturity, and all interest that may have accrued thereon, we, the said Singleton W.Rhine, Frances Rhine and Effie L.Hobbs, have agreed to execute this Mortgage.

NOW, Therefore, in consideration of the above recited premises, we, the said Singleton W.Rhine Frances Rhine and Effie L.Hobbs do hereby grant and convey unto the said Thomas P.Sappington all our right, title, interest and estate of in and to all that parcel of land described in a Deed bearing date 17 day of May A.D.1906, from Julia Durand, Louisa Cornish, MarthaE.Winston, Hattie R.Smith, Samuel Smith, John A.Spriggs, Sarah Spriggs, Mary R.Johnson and Henry Johnson to Singleton W.Rhine and Effie L.Hobbs,-said Deed to be recorded with this Mortgage.

TOGETHER with the buildings and improvements thereon and the rights, roads, ways, waters, orivilages, appurtenances and advantages, thereto belonging, or in any wise appertaining.

TO HAVE AND TO HOLD the aforesaidparcel of ground and premises unto and to the proper use and benefit of Thomas P.Sappington his heirs and assigns forever.

PROVIDED that if the said Singleton W.Rhine, Frances Rhine, his wife, and Effie L.Hobbs, their heirs, personal representatives or assigns, shall pay promptly the aforesaid promissory note, together with all accumulations of interest due and ahall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

AND it is agreed that, unti default be made in the premisesmthe said Singleton W.Rhine, Frances Rhine and Effie L.Hobbs 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, asessments, public dues, charges, mortgage debt and interest, and the said Singleton W.Rhine Frances Rhine and Effie L.Hobbs, for them selves their heirs, personal representatives 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 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 Thomas P.Sappington or his personal representative and assigns, or his 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 all costs incurred in making such sale, and to grant and convey the said property to the purchaser or purchasers thereof, his, her of their heirs or assigns; and which sale shall be made in the manner following viz; upon giving twenty days notice of the time, place, manner and terms of sale; in some newspaper ptinted in Frederick County, and such other notice as by the said Mortgagee his 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 said sale, to apply; first to thepayment of all expenses incident to such sale, including a fee of_____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 Mortgagee his personal representatives 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 Mortgagors their personal representatives and assigns, or to whoever may be entitled to the same