these presents, payable to said Joseph C. Gernand, or order six months after date and for the better securing the payment of said promissory note at maturity and of any renewals thereof together with the interest thereon, the said Roger H. Geisbert and Bessie L. Geisbert, his Wife, have agreed to execute this mortgage.

NOW THEREFORE in consideration of the above recited promises and of the payment of the sum of Five Dollars by the said Joseph C. Gernand, to the said Roger H. Geisbert and Bessie L. Geisbert, his Wife, at and before the execution hereof, the receipt of which is hereby acknowledged, we the said Roger H. Geisbert and Bessie L. Geisbert, his Wife, do hereby grant and convey in fee simple unto the said Joseph C. Gernand, all that tract or parcel of land situate, lying and being in Frederick County, State of Maryland, being the same property and premises which was conveyed to said Roger H. Geisbert and Bessie L. Geisbert, his Wife, by deed from John M. Powell said deed bearing even date herewith and which is intended to be recorded among the land records for Frederick County, prior to or simultaneously with the recording of this mortgage, as by reference thereto it will more fully and at large appear.

Provided, that if the said Roger H. Geisbert and Bessie L. Geisbert, their personal representatives or assigns, shall pay the said promissory note at maturity, with all interest due thereon, or any renewal thereof, and shall perform each and every covenant in this mortgage contained, then this mortgage shall be null and void.

And further provided, that until default be made in the payment of the promissory note aforesaid at maturity, or of any renewal thereof, or in the payment of any installment of interest thereon when the same is due according to the tenor of said promissory note, the said Roger H. Geisbert and Bessie L. Geisbert, his wife, shall possess the said mortgaged property as of their present estate therein.

And still further provided that if default be made in the payment of said promissory note aforesaid at maturity, or of any renewal thereof, or in the payment of any installment of interest when the same becomes due according to the tenor of said promissory note, or in the performance or fulfillment of any covenant or agreement conatined herein, then and in either case it shall be lawful for the said Joseph C. Gernand or his assignee, to sell the said property and premises hereby mortgaged in front of the Post Office in Thurmont, Maryland, by public auction, for cash, after having given at least three weeks notice of the time, place, manner and terms of sale in some newspaper published in Frederick County, once a week, prior to the date of sale, and to apply the proceeds of sale to the payment, in the first place of the expenses attending the sale, including the usual Chancery commissions and a reasonable counsel fee for filing bond, report of sale and attending to the ratification thereof, and then to the payment of the promissory note aforesaid, or renewal thereof, with all interest due thereon, whether the same be due and payable according to the tenor of said promissory note or not, and the surplus, if any, to pay the same to the said Roger H. Geisbert and Bessie L. Geisbert, his wife or to whoever may be entitled to the same. And the said Roger H. Geisbert and Bessie L. Geisbert, his wife covenant that they will keep during the continuance of this mortgage, the buildings erected on the said mortgaged premises insured for Twenty five hundred dollars ($2,500.) in some safe and reliable Insurance Company, paying the premiums and assessments thereon as they fall due and payable and that they will cause the Policy of Insurance to be so transfered or endorsed as to inure to the benefit of the said Joseph C. gernand, or has assignees in case of loss or damage by fire.

Witness our hands and seals.

Test:

Frank R. Martin

Roger H. Geisbert (SEAL)

Bessie L. Geisbert (SEAL)