performance of any of the things herein covenanted to be done performed by him, and the property herein mortgaged shall be advertised for sale under the power of sale herein contained, then and if from any cause said sale shall not be made as provided in said advertisement of sale, in that event the costs and expenses of sale which have accrued up to the time of the discontinuance of said sale, including counsel fees, and one-half commissions upon the amount of the debt and interest thereon in this mortgage mentioned, shall be treated and construed as a part of the Mortgage debt herein mentioned, and the said mortgagor, covenants that he will pay the same as he hereby expressly covenants that he will pay the mortgage debt herein mentioned and the interest thereon.

And the said mortgagor further covenants and agrees with the said The Frederick Town Savings Institution, that he will keep, during the continuance of this Mortgage, the buildings erected on the said mortgaged premises, insured for a sum of not less than Six Hundred and Fifty Dollars, in some safe and reliable Fire Insurance Company, paying the premiums and assessments thereon as they fall due and payable, and that he will assign the policy of insurance or cause the same to be made payable to the said The Frederick-Town Savings for its benefit in case of loss or damage by fire; and the said mortgagor further in like manner covenants and agrees that should he fail in this particular, and the said The Frederick-Town Savings Institution pay the premiums and assessments necessary to keep said policy of insurance in force, the same so paid, with interest thereon, shall be a lien on the said mortgaged property as though included in the first instance in the mortgage itself.

Witness my handand seal this 1st day of July, in the year 1926.

Witness: Thomas A. Chapline Clarence E. Davis (SEAL)

State of Maryland, Frederick County, to wit:

I hereby certify that on this first day of July, in the year nineteen hundred and twenty-six, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, personally appeared Clarence E. Davis, personally known to me to be the above-named mortgagor, and did acknowledge the aforegoing mortgage to be his act and deed. Witness my handand notarial seal on this 1st day of July, in the year 1926.

Place of Notarial Seal Thomas A. Chapline

Notary Public.

State of Maryland, Frederick County, to wit:

I hereby certify that on this first day of July, in the year nineteen hundred and twenty-six, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, personally appeared J. Marshall Miller, the Secretary and Agent of The Frederick- Town Savings Institution, mortgagee, and made oath in due form of law that the consideration stated in said mortgage is true and bona fide as therein set forth; and the said J. Marshall Miller, Secretary and Agent, also further made oath in due form of law, that said mortgagee has not required the mortgagor, his agent or attorney, or any person for the said mortgagor, to pay the tax levied upon the interest covenanted to be paid, in advance, nor will said mortgagee require any tax levied thereon to be paid by the mortgagor or by any person for him, during the existence of this mortgage; and said affiant further in like manner made oath, that he is the Secretary and Agent of said Mortgagee, and authorized by said mortgagee to make these affidavits. Witness my hand and Notarial Seal this 1st of July, in the year 1926.

Place of Notarial Seal Thomas A. Chapline

Notary Public.

For value received, The Fredericktown Savings Institution, a body corporate, the above mortgagee, hereby transfers and assigns the above and aforegoing mortgage to J. Windsor Williams, without recourse.