State of Maryland, and described as follows:

All that lot or parcel of land, situated, lying and being on West South Street, Frederick City, Frederick County, Maryland, as described in the New Kreh plat as recorded at the Clerk's Office of Frederick County, Maryland, in Plat Book S. T. H. folio 51, it being Lot No. 7 on said New Plat of Kreh's fronting on West South Street, North side of said South Street Thirty-six feet, and running in depth One Hundred and Sixty-five feet as laid off on said New Kreh Plat; it being a part of the tract of land purchased by William H. Kreh on the 3rd of August A. D. 1901, from Frank Goode and P. Frank Pampel "trustees" and more fully described in Liber D. H. H. No. 11, folio 506, one of the Land Records of Frederick County; It being the same real estate conveyed by William H. Kreh to the said John F. Kreh and Julia A. Kreh, his wife, by deed dated the 10th day of February, 1913, and recorded in Liber H. W. B. No. 302, folio 599, one of the Land Records of Frederick County. ALSO LOT NO. 8 lying and being on West South Street, Frederick City, Frederick County, Maryland, as described in the Kreh Plat as recorded at the Clerk's Office of Frederick County, Maryland, in Liber S. T. H. No. 278, folio 110. It being Lot No. 8 on said Plat of Krehs, fronting on West South Street North side of said South Street eighteen feet, nine inches, and running in depth one hundred and sixty-five feet as laid off on said Krehs Plat. It being a part of the tract of land as purchased by William H. Kreh on the 3rd day of August A. D. 1901 from Frank Goode and P. Frank Pampel, "Trustees" and more fully described in Liber D. H. H. No. 11, folio 506, one of the Land Records of Frederick County, Maryland. It being the same real estate conveyed by William H. Kreh to the said John F. Kreh and Julia A. Kreh, his wife, by deed dated the 24th day of March, 1908, and recorded in Liber S. T. H. No. 282, folio 282, etc., one of the Land Records of Frederick County:- also granting and conveying unto said Mortgagee corporation all of our undivided right, title and interest, both at law and in Equity, of in and to all that lot of Ground measuring sixty-five feet front by one hundred and sixty-five feet in depth, situated on the corner of South and Bentz Streets, in Frederick City, in Frederick County, Maryland.

PROVIDED that if the said mortgagors, their heirs or executors, administrators or assigns shall pay to the said The Frederick-Town Savings Institution, or order, the promissory note aforesaid at maturity, or shall pay any renewal thereof when such renewal note shall mature and be payable and keep all the covenants herein on the part of said mortgagors agreed to be performed, then this mortgage shall be void.

AND PROVIDED, that until default be made in the payment of the promissory note aforesaid at maturity, or of any renewal thereof when such renewal note shall mature and be payable, or until default be made in any covenant herein contained, the said mortgagors shall possess the mortgaged premises as of their present estate therein.

AND PROVIDED, That if default shall be made in the payment of the promissory note aforesaid at maturity, or if renewed, default shall be made in the payment of any note or notes given in renewal thereof, when the same shall mature and become payable, then it shall be lawful for Jacob Rohrback of Frederick, Maryland, or in the event of his death, declination, or inability from any cause, then for J. Marshall Miller, of Frederick, Maryland, as trustee, or in case of their, or his death, or declining to execute said trust, then for any other trustee, to be appointed by order of the Circuit Court for Frederick County, as a Court of Equity, in place of the said deceased or declining trustee, consent being hereby given by the said mortgagors, upon petition to be filed by the said mortgagee to said Court, for the appointment of such trustee, or for the assignee of said The Frederick-Town Savings Institution, to sell the said property and premises hereby mortgaged, at the Court House door, in Frederick City, Md., or on the mortgaged premises at the election