

interest thereon, as the same shall mature, according to the tenor thereof, the said Harry G. Lescalleet and Lydia A. L. Lescalleet, his wife, have executed this mortgage.

NOW, THEREFORE, in consideration of the premises and the sum of One Dollars (\$1.00), cash in hand paid, the receipt whereof is hereby acknowledged, we, the said Harry G. Lescalleet and Lydia A. L. Lescalleet, his wife, do hereby grant and convey, in fee simple, unto Margaret C. Cramer, Guardian of Laura V. Cramer, all those tracts or parcels of real estate situate, lying and being in Woodsboro Election District, in Frederick County, Maryland, containing One Hundred and One (101) acres and One (1) rood of land, more or less, together with the buildings and improvements thereon, and all the rights, ways, easements and appurtenances thereunto belonging or in anywise appertaining, and all of which is fully described in the deed from G. Walter Fogle and Alice M. Fogle, his wife, unto the said Harry G. Lescalleet and Lydia A. L. Lescalleet, his wife, bearing even date herewith, and intended to be recorded prior hereto, among the Land Records of Frederick County, Maryland, which said deed is hereby made a part hereof, as fully as if the same were herein incorporated.

TO HAVE AND TO HOLD the above described land and premises unto herself, the said Margaret C. Cramer, Guardian of Laura V. Cramer, her heirs and assigns, subject to the following terms, covenants and conditions.

FIRST: That if the said Harry G. Lescalleet and Lydia A. L. Lescalleet, his wife, their personal representatives or assigns, shall pay the aforesaid promissory note, at maturity, together with the interest thereon, unto the said Margaret C. Cramer, Guardian of Laura V. Cramer, her Executors, Administrators or assigns, or any renewal of said note, in the event the same is renewed, with all accrued interest thereon, according to the tenor of said note, and shall also perform the covenants herein, then this mortgage shall be void.

SECOND: That until default be made in the payment of said note, or interest, the Mortgagors shall possess the mortgaged premises as their present estate therein.

THIRD: That the said Mortgagors hereby covenants that they will, during the continuance of this mortgage, keep the mortgaged premises, fully insured in the minimum sum of Six Thousand Dollars (\$6000.00), against loss or damage by fire, and that they will cause the policy or policies of such insurance to be so framed or endorsed in such manner, as shall cause the proceeds thereof, to inure to the benefit of the Mortgagee, or her assigns, to the extent of her lien or claim under this mortgage, in the event of loss or damage by fire.

FOURTH: That if the said Mortgagors fails to pay the premium on said insurance policies, as well as all taxes and public charges levied against said property, and the Mortgagee pays the same, the amount so paid by said Mortgagee shall become a part of the indebtedness, intended, to be secured hereby, and constitute a lien hereunder, as fully and to the same extent as if included in the first instance.

FIFTH: That if default shall be made in the payment of said promissory note aforesaid, or any renewal thereof, or the interest on said note, or any renewal thereof, or if default be made in the payment of the Insurance premiums or taxes aforesaid, or in any of the covenants contained in this mortgage, then in either of said events, it shall be lawful for the said Margaret C. Cramer, Guardian of Laura V. Cramer, her personal representatives or assigns, to sell, at public auction, for cash, the mortgaged premises in front of the Court House door, in Frederick City, Frederick County, Maryland, after having published once a week for three weeks, prior to the day of the sale, in one or more newspapers in Frederick County, Maryland, an advertisement giving notice of the time, place, manner and terms of said sale.

SIXTH: That the proceeds arising from said sale shall be applied as follows: First, to the payment of all costs and expenses attending said sale, including reasonable counsel fees and the usual chancery commissions, Second, to the payment of the mortgaged debt and interest, including insurance premiums and taxes, if any. Third, the surplus, if any, to be paid to the