

EXHIBIT # 1.

At the request of The Emmitsburg Savings Bank the following Mortgage is received for record and recorded April 2th 1920 at 9:15 o'clock A. M.

Test: Eli G. Haugh, Clerk.

THIS MORTGAGE Made this 3rd day of April in the year A. D. nineteen hundred and twenty by Harry W. Boone and M. Cordelia Boone, his wife, of Frederick County, Maryland; Witnesseth; that in consideration of the sum of Eight Thousand and No/100 Dollars (\$8,000.) now due from the said Harry W. Boone and M. Cordelia Boone to the Emmitsburg Savings Bank of Frederick County, a body corporate, we the said Harry W. Boone and M. Cordelia Boone do grant unto the said Emmitsburg Savings Bank of Frederick County, in fee simple all the following pieces or parcels of real estate situated in Frederick County, Maryland and described as follows :-
 First:- All that real estate consisting of $105\frac{1}{4}$ acres of land, more or less, situated in Frederick County, being the same real estate which was conveyed to John T. Ott by Lucretia F. Eyler and John C. Eyler, her husband, by a deed dated March 28th. 1894, and recorded in Liber J. L. J. No. 5 folio 656, one of the land records of Frederick County.

Second:- All that real estate consisting of $7\frac{1}{4}$ acres of land, more or less, situated in Frederick County, being the same real estate which was conveyed to John T. Ott by Lucretia F. Eyler and husband, by deed dated November 11th, 1902, and recorded in Liber D. H. H. No. 15, folio 363, one of the land records of Frederick County. Both of the above mentioned pieces or parcels of real estate with the improvements thereon being the same real estate which was conveyed to the said Harry W. Boone and M. Cordelia Boone by John W. Ott and Leoma Ott, his wife, Eli C. Ott and Anna E. Ott, his wife and Charles I. Ott, unmarried, by a deed dated March 30th, 1920 and which deed is intended to be recorded among the Land records of Frederick County simultaneously with the recording of this mortgage.

PROVIDED, that if the said Harry W. Boone and M. Cordelia Boone shall pay at maturity, the promissory note of even date herewith given by the said Harry W. Boone and M. Cordelia Boone for said indebtedness of Eight Thousand and No/100 Dollars (\$8,000.) payable six months after date and made payable to the said Emmitsburg Savings Bank of Frederick County, or order, or any renewal of said note at maturity and comply with all the covenants in this mortgage, then this mortgage shall be void, otherwise, to be in full force and effect.

And the said Harry W. Boone and M. Cordelia Boone covenant with said Bank to pay the mortgage debt and interest and to keep the improvements on said real estate fully insured from loss by fire, pay the premiums of insurance and assign the policy of insurance to the said Emmitsburg Savings Bank of Frederick County, and to pay all taxes on the real estate hereby conveyed. And they further covenant that should they fail in paying the said taxes and the premiums for the said insurance and the said Emmitsburg Savings Bank of Frederick County, should pay the same, then the amount of the taxes so paid and the amount of the premiums so paid with interest thereon, shall be a lien on the mortgaged property, as though included in the first instance in the mortgage itself.

PROVIDED, that if default shall be made by the said Harry W. Boone and M. Cordelia Boone in the payment of the said promissory note at maturity, or of any renewal thereof at maturity, or if default shall be made in the performance of any of the covenants in this Mortgage, then it shall be lawful for H. M. Warrenfeltz, Cashier of said Bank, or any assignee of this Mortgage, to enter and possess and sell the said mortgaged premises at Emmitsburg, Frederick County, Maryland, at public auction for cash, after giving at least three weeks' public notice of the time, place, manner and terms of sale in some newspaper published in Frederick County, at least once a week for three successive weeks prior to the day of sale, and to apply the proceeds of such sale to the payment of all expenses attending said sale, including Courtcosts, the usual chancery commissions all counsel fees of the mortgagee or assignee and