All that tract, piece or parcel of land situate lying and being in Woodsboro District, Frederick County, Md., containing 145 acres, 2 roods, and 23 perches of land, more or less, which is described within the following courses and distances as indicated by the survey made by Adam Roser, surveyor, on April 12, 1909; Beginning for the same at a stone formerly planted at the beginning of a deed to Genora Young by Solomon Barrick, dated Mar. 1, 1876, and running thence with the lands of Nathan Baker, deceased, (1) 27½° E 70 po. to a point 4/10 ps. East of Legore public road, thence along said road and with the Dublin Road (2) S. 50½° W. 112.9 ps. to Luther Smith's lot, and with it by divisional lines now made as agreed to between the parties interested, on account of some exchanges which have been made many years past, (3) S. 86½° W 43 3/4 ps. to intersect the 4th line of the Lavinia E. Hull deed aforesaid at the end of 6 ps. and with said line (4) N. 39 3/4° W 24½ ps. to a spanish oak stump (5) N. 81¼° W . 114 ps. to the land of Thomas Johnson, and with it (6) N. 5° W. 69½ ps. to a stone formerly planted on the East Bank of Broan Run, and being the corner of Mrs. Saylor's land, and with it and Newton Cramer's land (7) N. 81½ E 102.6 ps. to a stone formerly planted and a corner of Allen Ledwidges land and with it 2 courses (8) S. 84 3/4° E. 40 ps. to a stone (9) N. 62½ E. 33½ ps. to a stone and Charles W. Winebrenner's lot and with it 2 courses (10) S. 15½° E. 1.65 ps. (11) N. 68½° E. 2.85 to Broad Run School lot and with it 2 courses and distances (12) S. 40° E. 10.3 ps. (13) N. 50° E. 6.78 ps. to the center of the pike and with it (14) S. 41½° E. 13 ps. to the intersection of the Erchelberg Mill road, and with it (15) N. 4½° W. 15.85 ps, to the end of the 3rd line of the Genora Young deed and with it three courses (16) N. 77 3/4° E. 2.6 ps. (17) S. 21 3/4° E. 2.1 ps. (18) N. 74 3/4° E. 38.6 ps. to the beginning, being the same land conveyed by Katheryne E. Birely and Elmer B. Birely, her husband, to Nelson D. Summers and Lena Bell Summers, his wife, by deed dated April 1, 1916, and recorded among the Land Records of Frederick County, Maryland, on the same date, in deed Book 316, page 346.

Together with all buildings and improvements thereon and all rights, roads, ways, waters, privileges, appurtenances and advantages thereto belonging or in any wise appertaining.

To have and to hold the aforesaid parcel of ground and premises to and unto the proper use and benefit of the said Bank, its successors and assigns forever.

And it is hereby covenanted and agreed with said Bank that said party of the first part is lawfully seized of said premises; that said party of the first part has a good right to sell or convey the same, and that the same are free and clear of all encumbrances.

Provided that if the said party of the first part, or the heirs, personal representatives or assigns of said party of the first part, shall well and truly pay or cause to be paid the aforesaid principal sum and all interest thereon accrued, in accordance with the provisions for payment herein set forth, as and when the same may be due and payable, and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

The said party of the first part in the application for this loan, has made representations to said bank, that the money loaned on this mortgage is to be used as follows: to pay, satisfy, and release all mortgage debts and other liens now standing against the premises hereby conveyed, and the said parties of the first part do hereby covenant that the money so loaned will be used for the purposes herein stated.

This Mortgage is made to said party of the second part as a Joint Stock Land Bank doing business under the "Federal Farm Loan Act", approved July 17th, 1916, and amendments thereof, and is hereby agreed to be in all respects subject to and governed by the terms and provisions of same.

The party of the first part shall pay simple interest on all defaulted or overdue semi-annual payments, at the highest rate allowed by this State, not to exceed eight per cent. per annum, accounting from the date of such default.