lot or parcel of ground, to-wit:--

ALL that lot or parcel of ground located in Middletown, Frederick County, Maryland, at theintersection of East Main Street and the public road leading towards Harmony, and running back for a depth of 330 feet, more or less, being all that lot or parcel of ground more particularly described in a Deed from Chas. C. Waters and wife to the said Ola E. Fink, bearing date the ninth day of April, 1915, and recorded in Liber H. W. B. No. 312, folio 324, one of the Land Records of Frederick County, and also that strip or parcel of land more particularly described in a deed from S. Leslie Shafer and wife to the said Ola E. Fink, bearing even date with these presents, and intended to be recorded among the land records of Frederick County, prior to or simultaneously herewith, as by reference thereto will more fully and at large appear,

TOGETHER with all and singular the buildings, improvements, rights, ways, privileges, and appurtenances thereunto belonging or in anywise appertaining.

Provided, that if the said Ola E. Fink and Grace E. Fink, his wife, their personal representatives or assigns, shall pay the said promissory note at maturity, with all interest due thereon, or any renewal thereof, and shall perform each and every covenant in this mortgage contained, then this mortgage shall be null and void.

And further provided, that until default be made in the payment of the promissory note aforesaid at maturity, or of any renewal thereof, or in the payment of any installment of interest thereon when the same is due according to the tenor of said promissory note, the said Ola E. Fink and Grace E. Fink, his wife, shall possess the said mortgaged property as of their present estate therein.

And still further provided that if default be made in the payment of said promissory note at maturity, or of any renewal thereof, or in the payment of any installment of interest when the same becomes due according to the tenor of said promissory note, or in the performance or fulfillment of any covenant or agreement contained herein, then and in either case it shall be lawful for the said Valley Savings Bank, of Middletown, Frederick County, Maryland, its successors or assigns, or for Emory L. Coblentz, as trustee, to sell the said property and premises hereby mortgaged in front of the Valley Register Office in Middletown, Fred. Co. Md. by public auction, for cash, after having given at least three weeks notice of the time, place, manner and terms of sale in some newspaper published in Frederick County, once a week, prior to the date of sale, and to apply the proceeds of sale to the payment, in the first place of the expenses attending the sale, including the usual Chancery commissions and a reasonable counsel fee for filing bond, report of sale and attending to the ratification thereof, and then to the payment of the promissory note aforesaid, or renewal thereof, with all interest due thereon, whether the same be due and payable according to the tenor of said promissory note or not, and the surplus, if any, to pay the same to the said Ola E. Fink and Grace E. Fink, his wife, or to whoever may be entitled to the same.

And the said Ola E. Fink and Grace E. Fink, his wife, covenant that they will keep during the continuance of this mortgage, the buildings erected on the said mortgaged premises insured for a reasonable amount of money in some safe and reliable Insurance Company, paying the premiums and assessments thereon as they fall due and payable and that they will cause the Policy of Insurance to be so transferred or endorsed as to inure to the benefit of the said Valley Savings Bank of Middletown, Frederick County, Maryland, in case of loss or damage by fire.

Witness our hands and seals.

Test: Ola E. Fink (SEAL)

Walter L. Remsberg Grace E. Fink (SEAL)