And we, the said Thomas A. Harrison and Florence A. Harrison, his wife, do covenant that we will pay the said sum of Eight Thousand Dollars, with the interest thereon when due and payable, according to the tenor of said promissory note, and that we will during the continuance of this mortgage keep the buildings upon said property, hereby mortgaged, fully insured against loss by fire and will cause the policy or policies of insurance to be so endorsed or assigned as that in case of loss by fire the insurance will enure to the benefit of the said Frank J. Downey, Harriet Downey Poole and Eliza D. Maynard, their personal representatives or assigns.

AND PROVIDED FURTHER, that if we, the said Thomas A. Harrison and Florence A. Harrison, his wife, should make default in the payment of the said mortgage indebtedness, or the interest thereon, when due and payable, according to the tenor of said promissory note, or should make default in any covenant of this mortgage, then it shall be lawful for the said Frank J. Downey, Harriet Downey Poole and Eliza D. Maynard, or either of them, their, or either of their, personal representatives or assigns, to sell the said mortgaged premises at public auction, for cash, after having given at least three weeks' previous notice of the time, place, manner and terms of sale, by advertisement in some newspaper published in Frederick County, Maryland, and apply the proceeds of sale, in the first place, to the payment of all costs and expenses connected with such sale, including usual commissions and reasonable counsel fees, then to the payment of said mortgage indebtedness and the interest then due, and the balance, if any, shall be paid to the said Thomas A. Harrison and Florence A. Harrison, his wife.

AND IT IS FURTHER PROVIDED, that if default should be made as aforesaid and foreclosure proceedings begun, by advertisement of said property for sale by at least one insertion in a newspaper, and the mortgagors, their personal representatives or assigns, should desire to pay the mortgage debt and prevent an actual sale, they shall only have the right to do so by paying in full the mortgage indebtedness and interest then due together with all costs then incurred including one-half of the usual chancery commissions upon the amount of the mortgage debt then due and a reasonable counsel fee.

Witness our hands and seals.

Test: Edith E. Wickham — Thomas A. Harrison (SEAL)

Florence A. Harrison (SEAL)

State of Maryland, Frederick County, to-wit:

I hereby certify that on this twenty-ninth day of December A. D. 1925, before me, the subscriber, a Notary Public of the State of Maryland in and for Frederick County, personally appeared Thomas A. Harrison and Florence A. Harrison, his wife, and did each acknowledge the foregoing mortgage to be their respective act; and at the same time also personally appeared Frank J. Downey, Harriet Downey Poole and Eliza D. Maynard, the above-named mortgagees, and made oath in due form of law that the consideration stated in the foregoing mortgage is true and bona fide as therein set forth; and the said mortgagees did also make oath in due form of law that they have not required the mortgagors, their agent or attorney, or any person for the said mortgagors, to pay the tax levied upon the interest covenanted to be paid, in advance, nor will they require any tax levied thereon to be paid by the said mortgagors, or any person for them during the existence of this mortgage.

Witness my hand and Notarial Seal.

Place of Notarial Seal — Edith E. Wickham

Notary Public.

For value received and pursuant to an order of the Orphans Court, I hereby assign the foregoing mortgage to Elizabeth Downey Mathews.

Witness my hand and seal this 3rd of August 1931.