

"EXHIBIT A"

At the request of The Frederick-Town Savings Institution the following Mortgage is received for record and recorded May 6, 1926, at 11.40 o'clock P. M.

Test: Eli G. Haugh, Clerk.

THIS MORTGAGE made this 6th day of May, in the year nineteen hundred and twenty-six, by George C. Smith and Lillie A. Smith, his wife, residents of Frederick County, in the State of Maryland; Witnesseth, that whereas the said George C. Smith and Lillie A. Smith, his wife, now stand indebted to The Frederick-Town Savings Institution, a body corporate of the State of Maryland, in Frederick County, in the sum of Four Thousand Dollars (\$4000.00) upon their joint and several promissory note, of even date herewith, payable to the said The Frederick-Town Savings Institution, or order, six months after date, with interest from date, and for the better securing the payment of the said promissory note, at maturity, or of any other note or notes that may from time to time be given hereafter in renewal of the same, or any part thereof, we, the said George C. Smith and Lillie A. Smith, his wife, have agreed to execute this Mortgage.

Now, Therefore, in consideration of the premises, and of the sum of One Dollar, current money paid by the said The Frederick-Town Savings Institution, to the said George C. Smith and Lillie A. Smith, his wife, before the delivery of this Mortgage, the receipt of which is hereby acknowledged, we, the said George C. Smith and Lillie A. Smith, his wife, do hereby grant in fee simple to the said The Frederick-Town Savings Institution, all the following described pieces and parcels of land, together with the buildings and improvements thereon, and the rights and ways thereunto belonging, situate, lying and being in Frederick County, State of Maryland, and described as follows; All that part of Lot No. 105, on the Plat of Frederick City, Maryland, fronting on the south side of East Third Street, 27 feet, more or less, and running South towards East Second Street, a distance of 200 feet, except on the western boundary of said lot, a distance of 123 feet from South side of East Third Street, and at the South East corner of Otterbein Chapel Lot, the width of said lot is three feet, more or less.

Being the same parcel of real estate which was conveyed to Lorenzo E. Mullinix by James H. Hopkins and Anna Margaret Hopkins, his wife, et al, by deed dated March 4th, 1884, and recorded in A. F. No. 7, folio 755, except the following conveyance to Trustees of Otterbein Chapel, recorded in A. F. No. 9, at folio 224, to Helen F. Douglass, recorded in Liber D. H. H. No. 3, at folio 387, and Roberta Miller, recorded in D. H. H. No. 11, folio 102, by reference thereto will more fully appear; and being the same real estate as described in the deed from Lorenzo E. Mullinix and Annie E. Mul~~Y~~inix, his wife, to John W. Snook and Florence A. Snook, his wife, by deed dated May 17th, 1924, and recorded in Liber No. 348, at folios 428 etc., one of the Land Records of Frederick County, Maryland;- and being the same real estate as described in the Deed from John W. Snook and Florence A. Snook, his wife, to George C. Smith and Lillie A. Smith, his wife, dated April 1st, in the year 1926, and recorded in Liber No. 356, at folios 573 etc., one of the Land Records of Frederick County, Maryland.

Provided that if the said mortgagors, their heirs or executors, administrators or assigns shall pay to the said The Frederick-Town Savings Institution, or order, the promissory note aforesaid at maturity, or shall pay any renewal thereof when such renewal note shall mature and be payable and keep all the covenants herein on the part of said mortgagors agreed to be performed, then this mortgage shall be void.

And provided, that until default be made in the payment of the promissory note aforesaid at maturity, or of any renewal thereof when such renewal note shall mature and be payable, or until default be made in any covenant herein contained, the said mortgagors