THIS MORTGAGE, Made this 2nd day of January, in the year nineteen hundred and twenty-three by and between Annie M. Kaus and Charles H. Kaus, her husband, of Frederick County in the State of Maryland, of theone part, and the Central Trust Company of Maryland, a body corporate, duly incorporated under the laws of the State of Maryland of the other part;

Witnesseth, That Whereas the said Annie M. Kaus and Charles H. Kaus, her husband, now stand indebted unto the said CENTRAL TRUST COMPANY OF MARYLAND, in the sum of Six Thousand and no/100 dollars ($6,000.00) by and upon their promissory note of even date herewith, payable to the said CENTRAL TRUST COMPANY OF MARYLAND or order, six months after date; And whereas the said Annie M. Kaus and Charles H. Kaus, her husband, desiring to fully secure the payment of the said sum of money when the same becomes due according to the tenor of said promissory note, or of any other note, or notes, which may, from time to time, be given hereafter in renewal of the said note, or any part thereof, they do execute this mortgage.

NOW, THEREFORE, in consideration of the premises, and of ten dollars in hand paid, the receipt whereof is hereby acknowledged, we, the said Annie M. Kaus and Charles H. Kaus, her husband, do hereby grant and convey in fee simple unto the said CENTRAL TRUST COMPANY OF MARYLAND, and its assigns, together with all the buildings and improvements thereon, and all the rights, ways and privileges thereunto belonging, all that lot or parcel of ground, situate, lying and being at Braddock Heights, Frederick County, Maryland, known as "Washington Cottage", and being all the same tract of land which was conveyed unto the said Annie M. Kaus by Grace Porterfield by deed of even date herewith and intended to be recorded among the Land Records of Frederick County prior to or simultaneously with the recording of these presents.

PROVIDED, That if the said Annie M. Kaus & Charles H. Kaus, her husband, pay said indebtedness when the same shall become due according to the tenor of said promissory note, or of any renewal of said note, and shall comply with all the covenants and agreements herein on their part contained, then this mortgage shall be void; otherwise the same to be and remain in full force and effect.

And the said Annie M. Kaus and Charles H. Kaus, her husband, for themselves, their heirs, executors, administrators and assigns, hereby covenant and agree with the said CENTRAL TRUST COMPANY OF MARYLAND, as follows, to wit:

1st. That they will pay said sum of money when the same shall become due, according to the tenor of said promissory note, or any renewal of said note;

2nd. That they will pay all taxes which may be levied on the property hereby mortgaged when the same shall become due and payable;

3rd. That they will, during the continuance of this mortgage, keep the various buildings and improvements on said ground fully insured against loss by fire in some responsible Fire Insurance Company for the use and benefit of the said CENTRAL TRUST COMPANY OF MARYLAND, OR its assigns, and that in the event of a losstthe money due under the policy of insurance shall be payable to the said CENTRAL TRUST COMPANY OF MARYLAND, or its assigns, as the mortgage interest may appear; and

4th. That if the said Annie M. Kaus and Charles H. Kaus, her husband their heirs executors, administrators or assigns, fail to pay said taxes when the same become due and payable, and shall fail to pay the premiums on said insurance, and the said CENTRAL TRUST COMPANY OF MARYLAND should pay the same, then the amount of the taxes so paid and of the premiums so paid, with interest thereon, shall become a part of the mortgage debt and shall be a lien on the property above mortgaged as though included in the first instance in the mortgage itself.

AND IT IS HEREBY FURTHER PROVIDED, That if default shall be made in the payment of the promissory note aforesaid at maturity, or if renewed, default shall be made in the payment