"EXHIBIT MORTGAGE"

At the request of William Morrison the following Mortgage is received for record and recorded Nov. 12, 1931 at 9.15 o'clock A. M.

Test: Eli G. Haugh, Clerk.

This mortgage, Made this 1st day of October in the year nineteen hundred and thirty-one, by Harvey O. M. Olinger and Carrie B. Olinger, his wife, of Frederick County, State of Maryland, WHEREAS, the said Harvey O. M. Olinger and Carrie B. Olinger, his wife, now stand indebted unto William Morrison, in the sum of Thirty-six hundred and fifty dollars, upon their promissory note of even date herewith, payable to the said William Morrison or order, one year after date, bearing interest of five and one half per cent, 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, have agreed to execute this mortgage.

NOW THEREFORE THIS MORTGAGE WITNESSETH: that in consideration of the premises and of the sum of One Dollar, the said Harvey O, M. Olinger and Carrie B. Olinger, his wife, hereby grant and convey, bargain and sell unto the said William Morrison, all that tract or parcel of land, situate, lying and being in Emmitsburg district, Frederick County, State of Maryland, about four miles South east of the town of Emmitsburg, adjoining lands of William Bollinger, Clarence Putman and others, containing, One hundred acres of land, more or less, and more particularly described in a deed from the said William Morrison, to the said Harvey O. M. Olinger and Wife, bearing date of March 29th 1915, and to be recorded together with this mortgage.

Together with the annual crops pitched or cultivated thereon by the mortgagors or those claiming under them and the buildings and improvements thereon, and the rights, ways, waters, liberties hereditaments, privileges and appurtenances thereto in any wise appertaining or belonging, and the reversions and remainders, and the rents, issues and profits thereof.

Provided, that if the said Harvey O. M. Olinger and Carrie B. Olinger his wife, their heirs, executors, administrators or assigns, shall pay to the William Morrison or assigns, the said sum of Thirty six Hundred and fifty Dollars, and the interest thereon, according to the tenor of said promissory note, and shall perform all the covenants and agreements herein on their part to be performed, then this mortgage shall be void.

AND the said Harvey O. M. Olinger and Carrie B. Olinger, his wife, and assigns do hereby covenant with the said William Morrison and assigns that they lawfully seized of the property hereby conveyed; that they have not done or suffered to be done any deed, act or thing whereby the land or premises hereby conveyed or any part thereof has been charged, affected or encumbered, in title, estate or otherwise; that they will not suffer or permit any strip or waste of the mortgaged premises; that they will keep all buildings in good and substantial repair; that they will pay all taxes and assessments, public dues or charges of whatsoever kind or description levied or assessed, or to be levied and assessed against said mortgaged property when legally demanded; that they will pay the mortgage debt and interest thereon when the same is due and payable according to the tenor of said promissory note; and that they will insure forthwith and pending the existence of this mortgage keep insured against loss by fire, by some insurance company or companies acceptable to the mortgagee, or assigns, the improvementson the hereby mortgaged land to the amount of at least Two Thousand Dollars, and will cause thepolicy or policies issued therefor to be so framed or endorsed, as in case of fire to inure to the benefit of the mortgagee or assigns, to the extent of his lien or claim hereunder and that the mortgagee or assigns in case of default may insure the mortgaged premises and the premiums paid shall be a lien on said premises and be added to the mortgage debt.