EXHIBIT # 1.

At the request of The Central Trust Company the following Mortgage is received for record and recorded April 6th, 1920 at 9:50 O'clock A.M.

Test: Eli G. Haugh, Clerk.

This Mortgage, Made this Third day of April in the year nineteen hundred and Twenty by and between Geroge H. Haines and Minnie E. Haines, his wife of Frederick County, in the State of Maryland, of the one 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 George H. Haines and Minnie E. Haines, his wife, now stand indebted unto the said CENTRAL TRUST COMPANY OF MARYLAND in the sum of Nine Hundred Fifty dollars ($950.00) 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 with interest; And Whereas the said Geroge H. Haines and Minnie E. Haines, his wife, 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 George H. Haines and Minnie E. Haines, his wife 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 therunto belonging, all that lot or parcel of ground, situate, lying and being in Frederick County, State of Maryland, and being further described as a part of a tract of land known as land of "Promise", and being contained within the following meters and bounds, Viz: Beginning at a Balck Oak Tree, the original beginning, a part of said land and running 1st S- 29¼ Degrees W 104½ perches to a stone; 2nd N. 49 Degrees E. 19 Perches to a stone; 3rd S. 68½ Degrees E. 17 perches to a stone; 4th N. 21/3 Degrees E. 149 perches to intersect the land of Samuel Talbott and Wm. Glaxe; 5th S. 54 Degrees W. 108 3/4 perches to the beginning Containing 48 acres 2 roods and 25 perches of land, more or less; It being the same tract of land as conveyed to Eldred D. Smith by Franklin G. Burke and Wife by deed dated April 4th 1902 and recorded in Liber No. D. H. H. 13, Folio 579 one of the land records for Frederick County, State of Maryland.

Provided, That if the said George H. Haines and Minnie E. Haines his wife, their heirs, executors, administrators and assigns, 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 Geroge H. Haines and Minnie E. Haines, his wife, 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 loss the 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