4th. That if the said George H. Haines and Minnie E. Haines, his wife, their 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 abovemortgaged 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 of any note or notes, given in renewal thereof, when the same shall mature and become payable, or if default be made in the performance of or compliance with any of the several covenants and agreements herein on the part of said mortgagor contained, then the whole of said mortgage debt shall become due and payable, whether it shall have matured by the terms thereof or not, and then it shall be lawful for Emory L. Coblentz, or in the event of his death, declination, or inability to act from any cause, then for Frank C. Norwood, as trustee or in case of their, or his death, or declining to execute said trust, then for any other trustee, to be appointed by order of the Circuit Court for Frederick County, as a Court of Equity, in place of the said deceased or declining trustee, consent being hereby given by the said mortgagors, upon petition to be filed by the said mortgagee to the said Court, for the appointment of such trustee, or for the assignee of said CENTRAL TRUST COMPANY OF MARYLAND, to sell the said property and premises hereby mortgaged, at the Court House Door in Frederick County, Maryland, or on the mortgaged premises at the election of the person authorized to sell, by public sale for cash, after having first given at least twenty days previous notice of such sale, inserted once a week in some newspaper published in Frederick County, and such other notice as said trustee, or trustees, shall think proper, of the time, place, manner and terms of sale, and to apply the proceeds of such sale to the payment in the first place, of all costs, charges and expenses attending such sale, including the usual commissions and reasonable counsel fees for preparing bond, report of sale and attending to the ratification thereof, and then to the payment of the promissory note aforesaid, or renewal thereof, with all interest due thereon, and also of all taxes and premiums paid as above, and to pay the surplus, if any, over to the said George H. Haines and Minnie E. Haines, his wife, their heirs or assigns.

And the said Geroge H. Haines and Minnie E. Haines, his wife, hereby covenant and agree that if they should default in the performance of any of the things herein covenanted to be done and performed by them, and the property herein mortgaged should be advertised for sale under the power of sale herein contained, then, if from any cause said sale shall not be made as advertised, the costs and expenses of sale which have accrued up to the time of discontinuance of said sale, including counsel fees and one-half commissions upon the amount of the debt and interest thereon in this mortgage mentioned, shall be treated and construed as a part of the mortgage debt herein mentioned, and the said George H. Haines and Minnie E. Haines, his wife covenant that they will pay the same in like manner as they hereinbefore covenanted to pay the mortgage debt and interest.

WITNESS Their Hand and Seal.

Test:- George H. Haines (SEAL)

Henry H. Boyer Minnie E. Haines (SEAL)

State of Maryland, FREDERICK County, to-wit:

I HEREBY CERTIFY That on this 3rd day of April in the year nineteen hundred and Twenty before me, the subscriber, a Notary Public of the State of Maryland in and for Frederick County, personally appeared George H. Haines and Minnie E. Haines, his wife, and did acknowledge the aforegoing deed of mortgage to be their act. And at the same time before me also personally appeared C. Thomas Summers, Asst. Treasurer of the CENTRAL TRUST COMPANY