be deemed due and demandable and it shall be lawful for the said party of the Second part, her representatives or assigns at any time after such default, to sell the property hereby mortgaged, or so much thereof as may be necessary to satisfy and pay for said debt, interest and all costs incurred in making such sale, and to grant and convey the said property to the purchaser thereof, his, her or their heirs or assigns and the sale shall be made in the manner following, viz: Upon giving twenty days notice of the time, place and manner and terms of sale in some newspaper printed and published in Frederick County, State of Maryland, the time, place, manner and terms of sale shall be fixed by the party selling, and in the event of a sale of said property under the power hereby granted, the proceeds arising from such sale to apply, First to the payment of all expenses incident to such sale including all taxes assessed on the property hereby mortgaged over due and paid by the mortgagee or holder of this mortgage, and a commission of 5% to the party making sale of said property, together with a reasonable counsel fee. Secondly, to the payment of all claims of the said mortgagee, her personal representatives and assigns under this mortgage, whether the same shall have been matured or not, and the surplus, if any, shall be paid to the said mortgagors, their heirs and assigns or to whoever may be entitled to the same. And it is further agreed that if the property aforesaid shall be advertised for sale and not sold under the provisions of this mortgage, then the part_ rightfully so advertising the same shall be entitled to all costs incurred to date, and one half the commissions above provided, computed on the amount of the debt hereby secured, and remaining unpaid, expenses of advertising and all legal costs, and the said Ella May Stull and Daniel Howard Stull, her husband, for themselves, and for their heirs, executors, administrators and assigns do hereby further covenant to insure and pending the existence of this mortgage to keep insured the improvements on the property hereby mortgaged to the amount of at least One Thousand dollar_ ($1000.00) and to cause the policy to be effected thereon to be so framed or indorsed as in case of fire to enure to the benefit of the said party of the Second part, her personal representatives and assigns to the extent of her lien or claim hereunder.

Witness our hands and seals the day and year first above written.

Witness: H. Noel Haller — Ella May Stull (Seal)

Daphne M. Moore — Daniel Howard Stull (Seal)

State of Maryland, Frederick County, to wit:

I hereby certify that on this 31st day of May A. D. 1923, before me, the subscriber, a Notary Public, in and for Frederick County, State of Maryland, personally appeared Ella May Stull and Daniel Howard Stull, her husband, and did each acknowledge the aforegoing mortgage to be their respective act. At the same time before the subscriber also personally appeared Grayson H. Mercer, Agent for the Mortgagee named in the foregoing mortgage and made oath in due form of law that the consideration made and expressed in said mortgage is true and bona fide as therein set forth, and also made oath in due form of law that the said mortgagee, nor she or her Agents have not required the mortgagors, nor either of them, his or her agent or attorney, or any person for the said mortgagors or either of them to pay the tax levied upon the interest covenanted to be paid in advance, nor will the said mortgagee, nor she or her agent require any tax levied thereon to be paid by the mortgagors or either of them, or any person for them during the existence of this mortgage.

And the said Grayson H. Mercer further made oath in due form of law that he is the Agent of the mortgagee duly authorized and qualified to make the foregoing affidavit.

Place of Notarial Seal

Daphne M. Moore

Notary Public.

State of Maryland, Frederick County, to-wit:--

I hereby certify that the aforegoing is a true copy of the original Mortgage from Ella