

THIS MORTGAGE made this TWENTY EIGHTH DAY OF DECEMBER in the year nineteen hundred and TWENTY EIGHT, between SAMUEL G. LEASE and RACHEL R. LEASE, his wife, of FREDERICK County, in the state of Maryland, hereinafter called "Mortgagor" (and the promouns "he", "his", "him" hereinafter used in reference to said term "mortgagor", shall be considered as referring to both sexes and to all parties, whether one or more, embraced in said term) of the first part, and The Federal "and Bank of Baltimore, of the City of Baltimore, in the State of Maryland, hereinafter called "Bank" of the second part.

WITNESSETH, THAT WHEREAS, said Mortgagor is justly indebted to said Bank in the principal sum of \$4000.00, this day lent said Mortgagor by said Bank;

AND WHEREAS , said Mortgagor has executed and delivered to said Bank his promissory note of even date herewith, for said principal sum of \$4000.00 and interest thereon at the rate of FIVE per centum per annum, payable to the order of said Bank in SEVENTY ONE semi-annual instalments of \$120.00 and a final instalment of \$186.20, the first of said instalments being payable six months from the date hereof and the others being payable successively every six months thereafter until the whole debt, principal and interest, has been paid; all of said instalments being based on the amortization plan as provided for in The Federal Farm Loan Act; and the better to secure the payment of said principal sum and interest in the manner and at the time above set out this mortgage is executed and delivered;

NOW, THEREFORE, in consideration of the premises, and of \$1.00 said Mortgagor hereby grants and conveyes unto said Bank, its successors and assigns, A certain tract or parcel of land in Woodville Election District, Frederick County; in the state of Maryland, containing one hundred and sixty-three (163) acres and one hundred and fifty-eight (158) poles, more or less, and bounded on the north by the public road leading from Mt. Airy to Unionville; on the west by the lands of Chester Joy; on the south by the lands of Dr. James Sappington and on the east by the lands of Mary O. Wicker.

BEING the same land that was conveyed to said Samuel G. and Rachel R. Lease by deed from J. Osko S. Shipley; a widower, dated March 24, 1921, and recorded among the Land Records of said County in Liber L. R. 335, folio 167.

Together with the buildings and improvements thereon and all the rights, privileges and appurtenances thereto belonging or in any way appertaining.

For a further description of the land hereby conveyed, reference is made to the application of said mortgagor for this loan and to the abstract of title made by the bonded abstractor and all correspondence which are the basis of this loan.

This mortgage is subject to all conveyances and reservations of sub-surface rights and of easements of record affecting the above conveyed property.

PROVIDED, that if said Mortgagor, his heirs, personal representatives and assigns, shall well and truly pay or cause to be paid said principal sum and all interest thereon at the times and in the manner herein set out and shall perform all the covenants herein set out, then this mortgage shall be void, otherwise it is to remain in full force and effect.

This mortgage is made to said Bank as a federal land bank doing business under an act of the Congress of the United States of America known as The Federal Farm Loan Act, and amendments thereof and is to be in all respects subject to and governed by the terms and provisions thereof; provided however, that in lieu of the provision therein in regard to payments on the loan after the expiration of the five year period, it is understood and agreed that after five years from ^{the} date of this mortgage, said Mortgagor may upon any regular instalment payment date make any number of full instalment payments on account of the principal of this loan, or pay the entire amount then due. Such additional instalment payments so made, if any, shall not reduce thereafter the periodical instalment payments herein so contracted to be made, but shall operate to discharge the debt secured hereby at an earlier date by reducing the percentage of such anticipated instalment payments applicable to interest and increasing the percentage