

executed,

NOW THEREFORE THIS MORTGAGE WITNESSETH, that for and in consideration of the premises and of the sum of ONE DOLLAR and other valuable considerations the said mortgagors do hereby grant and convey unto the said mortgagee, its successors and assigns, all that lot of ground situate in Frederick County, State of Maryland, and described as follows, that is to say:

All those lots of land designated as Lots number 45, 46, 47, 48 on Plat A of the Braddock Building and Development Company of Frederick County, Maryland; also all that tract of about 5 acres of land, being all of the same land described in the deed from Oscar B. Coblentz and wife, Louis E. Guertin, dated December 31, 1919, and recorded in Liber 329, folio 504, one of the Land Records for Frederick County, 2nd, all those lots known and designated as Lots number 49 to 56 inclusive, as shown on the Plat Book S. T. H. at folio 3; 3rd. Also 1.40 acres of land which was conveyed with the tracts designated as 3rd in the deed from Oscar B. Coblentz and wife, to said Louis E. Guertin, by deed dated April 5, 1920, and recorded in Liber No. 331, folio 360. Being the same real estate which was conveyed to Louis E. Guertin and Katherine T Guertin, his wife, by Gerald G. Remsberg, unmarried, by deed dated February 4, 1930, and recorded in Liber 372, folio 502, one of the Land Records of Frederick County.

TOGETHER with the buildings and improvements thereon and the rights, roads, ways, waters, privileges, appurtenances and advantages thereto belonging, or in anywise appertaining.

TO HAVE AND TO HOLD the aforesaid parcel of ground and premises unto and to the proper use and benefit of the Home Owners' Loan Corporation, its successors and assigns, in fee simple.

And it is further agreed by the parties hereto that wherever there is a reference in the covenants, powers and agreements herein contained, to any of the parties hereto, the same shall be construed to mean as well the heirs, representatives, successors and assigns (either voluntary by act of the parties or involuntary by operation of the law) of the same.

PROVIDED that if the said Mortgagors shall pay or cause to be paid the aforesaid mortgage debt and all interest thereon accrued, when and as the same may be due and payable, and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

And it is agreed that, until default be made in the premises, but not thereafter, the mortgagors shall possess the aforesaid property upon paying in the meantime all ground rent, taxes and assessments, levies, public debts and charges of every kind, levied or assessed, or to be levied or assessed on said hereby mortgaged property, which ground rent, taxes, assessments, levies, public dues, charges, mortgage debt and interest, the said mortgagors do hereby covenant to pay when legally demandable, and the said mortgagors do further covenant and agree that they shall, whenever called upon by the mortgagee or its agent, deliver the receipted bills for ground rent and taxes accruing on the property herein described, to the said mortgagee, or a certificate signed by each taxing official to whom any such taxes shall be payable, that all taxes due to be paid said official have been paid for the current year; and if the same be not promptly paid the Home Owners' Loan Corporation may at any time pay the same without waiving or affecting the option to foreclose or any right hereunder, and every payment so made shall bear interest from the date thereof at the rate of six per centum per annum.

AND said mortgagors further covenant to pay all and singular the costs, charges and expenses including lawyer's fees, reasonably incurred or paid at any time by said Home Owners' Loan Corporation, because of the failure on the part of the said mortgagors to perform, comply with and abide by each and every the stipulations, agreements, conditions, and covenants of said promissory note and this mortgage, or either, and every such payment shall bear interest from date at the rate of six per centum per annum.

AND the said mortgagors further covenant to keep all buildings erected and to be erected upon said lands and all equipment and personalty herein mortgaged insured against loss or