

endorsed, as in case of fire, to inure to the benefit of the said Mortgagee, its successors or assigns, to the extent of their lien or claim hereunder, and to deliver said policies to the said mortgagee, its successors or assigns; that they will pay the premiums of insurance as they become due and payable.

And it is agreed that the said mortgagee, its successors and assigns, may deduct from the payments made to it or them under this mortgage, an amount of money sufficient to pay the contributions sufficient to secure such an amount of insurance upon the life of the said Harry M. Bell, under the natural death feature of the Relief Department of the Baltimore and Ohio Railroad Company, as will equal the amount due from the said parties of the first part to the said mortgagee at any time, which insurance the said Harry M. Bell has agreed with the said mortgagee to maintain for its security by providing that this mortgage shall in the event of the death of the said Harry M. Bell, be purchased by his beneficiary by the use of the death benefits, and be held by the purchaser as security. The said mortgagee, its successors or assigns, may also deduct from said payments, from time to time, such sums of money as may be necessary to pay all taxes, ground rent, liens or other charges against said property and also to pay any fire insurance premiums which must be paid to maintain the said amount of insurance on the property. If the amount of said payments in the hands of the said Mortgagee, its successors, or assigns, shall not be sufficient, at any time, to pay the taxes, ground rent, liens or other charges against said property, or insurance premiums due the said mortgagee, its successors or assigns, may advance a sufficient amount to pay all such charges or premiums, if it so desires, and the amount so advanced with interest, shall be a lien or charge upon said property and must be paid by the said parties of the first part their heirs, personal representatives and assigns, as part of the principal sum of this mortgage.

Witness the hands and seals of the said Mortgagors.

Signed, sealed and delivered in the presence of.

E. R. Hogan

Sarah E. Bell (SEAL)

Harry M. Bell (SEAL)

State of Maryland,

County of Frederick, to wit:-

I hereby certify that on this 25th day of February, in the year nineteen hundred and twenty-one, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, aforesaid, personally appeared Sarah E. Bell, widow, and Harry M. Bell, her son, the mortgagors named in the foregoing mortgage, and did each acknowledge the foregoing mortgage to be their respective act.

At the same time also appeared before me, W. J. Edgette agent of the said mortgagee, the Real Estate and Improvement Company of Baltimore City and made oath in due form of law that the consideration set forth in the foregoing mortgage is true and bona fide, as therein set forth, and the said W. J. Edgette further made oath, in due form of law, that he is the agent of the said mortgagee and duly authorized to make this affidavit, and did also make oath in due form of law that the mortgagee has not required the said mortgagors their agent or attorney, or any person for the said mortgagors to pay the tax levied upon the interest covenanted to be paid, in advance, nor will it require any tax levied thereon to be paid by the Mortgagors or any person for them during the existence of this mortgage.

As witness my hand and Notarial Seal.

Place of
Notarial
Seal

E. R. Hogan

Notary Public

The mortgage indebtedness having been reduced, by payments made by the mortgagors to three hundred and five dollars and sixty-nine cents (\$305.69) in consideration of the payment of the above amount, The Real Estate and Improvement Company of Baltimore City hereby assigns the within