

EXHIBIT NO. 1

At the request of The Thurmont Bank the following Mortgage is received for record and recorded April 24th, 1924, at 3:19 O'clock P.M.

Test: Eli G. Haugh, Clerk.

THIS MORTGAGE, made this 24th day of April, in the year Nineteen Hundred and Twenty-four by us, Roger H. Geisbert and Bessie L. Geisbert, both of Frederick County, State of Maryland. Whereas the said Roger H. Geisbert and Bessie L. Geisbert, his wife, not stand indebted to The Thurmont Bank, a body corporate, of the State of Maryland, in and for the sum of Seven Hundred Dollars (\$700.00) upon their promissory note of even date herewith, payable to The Thurmont Bank or order six months after date, and to better secure the payment of the said note at maturity or any other note that may be given in renewal of the same or any part thereof or any interest thereon, we, the said Roger H. Geisbert and Bessie L. Geisbert, his wife, have agreed to execute these presents.

Now therefore, in consideration of the premises and the sum of one dollar in hand paid by the said The Thurmont Bank to the said Roger H. Geisbert and Bessie L. Geisbert, his wife, the receipt of which is hereby acknowledged, we, the said Roger H. Geisbert and Bessie L. Geisbert, his wife, do hereby grant and convey to The Thurmont Bank all the following described tracts or parcels of land, situate, lying and being in Frederick County, Maryland, First, being the second tract of land described in a deed from Margaret E. Miller, Mamie D. Palmer, and G. Lloyd Palmer, her husband, heirs & law of the late Dr. T.E.R. Miller, to the said Roger H. Geisbert dated June 15th, 1915, and recorded in Liber H. W. B. No. 314, folio 69, one of the land records of Frederick County, more particularly described in said deed as follows; "Second; all that tract or parcel of land that was conveyed by deed from Frank P. Mort to Thomas E. R. Miller, dated October 28th, 1896, and recorded among the Land records of Frederick County in Liber J.L.J.No. 14, folio 448, Being all that tract or parcel of land situated adjacent to the lands of Thomas E. R. Miller, George Layman, George Eichelberger and the public road running between said tract and Jacob Staub and John Powell. It being the same land conveyed to Frank P. Mort by Daniel Zimmerman, late sheriff of Frederick County, Maryland, by deed dated January 25th, 1896, and recorded in Liber J.L.J.No. 11, folio 535, as by reference thereto will more fully appear."

Together with the improvements thereon and all rights and appurtenances thereto belonging or in any wise appertaining.

Second, being all that tract or parcel of land, situate, lying and being in Frederick County, Maryland, described in a deed by Mamie D. Palmer and G. Lloyd Palmer, her husband, heirs at law Dr. T. E. R. Miller and Margaret E. Miller, his wife, both deceased, to Roger H. Geisbert and Bessie L. Geisbert, his wife, dated March 13th, 1918, which deed is to be recorded simultaneously with or before the recording of this mortgage, said tract or parcel of land containing 17 acres, 1 rood and 20 square perches of land, more or less.

Together with the improvements thereon and the rights and appurtenances thereto belonging or in any wise appertaining.

To have and to hold the above granted property unto the said The Thurmont Bank, its successors or assigns, forever in fee simple.

Provided, That if the said Roger H. Geisbert and Bessie L. Geisbert, his wife, shall pay to The Thurmont Bank the promissory note aforesaid at maturity or shall pay any renewal note thereof, when such ^{renewal} note shall mature and be payable together with all interest thereon when due and payable and shall pay the taxes levied or assessed on the property hereby mortgaged and shall perform all the covenants herein contained, then this mortgage shall be void.

and provided, that until default be made in the payment of said promissory note at maturity