

IN TESTIMONY WHEREOF, I have hereunto subscribed my name on the day and year last above written.

Eli G. Haugh
Clerk of the Circuit Court for Frederick County.

Filed July 18, 1936.

"EXHIBIT MORTGAGE"

THIS MORTGAGE, made this 12th day of April 1934, by and between John H. Grove, Sr., and Cora E. Grove, his wife, of Frederick County, State of Maryland, Mortgagors, and HOME OWNERS' LOAN CORPORATION, Mortgagee.

WHEREAS, the Mortgagors are indebted unto the Mortgagee in the sum of Eighty eight Hundred Dollars, in consideration whereof and for value received the Mortgagors have made and passed unto the Mortgagee their joint and several promissory note of even date herewith for said sum of Eighty eight Hundred Dollars, with interest to accrue thereon at the rate of five per centum per annum, which sum with interest the Mortgagors hereby covenant to pay to the Mortgagee at its office in Washington, D. C., in monthly instalments of \$69.59 accounting from the date hereof, to be applied, first to interest on the unpaid balance and the remainder to principal until said debt is paid in full. With privilege to the Mortgagors to prepay said mortgage debt or any part thereof, whereupon interest will be charged only on the unpaid balance, and with further privilege to the Mortgagors to pay the sum of \$36.66 monthly from the date hereof until June, 1936, representing the interest only upon said debt, at the option of the Mortgagors, provided all other conditions and covenants in said note and herein on the part of the Mortgagors contained shall have been promptly met, and thereafter the monthly payments shall be \$81.39, to be applied, first, to interest on the unpaid balance and the remainder to principal until said debt is paid in full; and

WHEREAS, it is agreed by the parties hereto that said note provides that time is of the essence of this contract and that in the event of default in payment of any instalment for a period of Ninety (90) days the holder of said note may, at its option, declare all the remainder of said debt due and collectible, and any failure to exercise said option shall not constitute a waiver of the right to exercise the same at any other time; and that in the event of default in payment, and if the same is collected by an attorney at law, the Mortgagors agree to pay all costs of collection, including a reasonable attorney's fee, not exceeding ten per cent, and

WHEREAS, said Mortgagors are desirous of securing the prompt payment of said mortgage debt, with interest as aforesaid, and in the instalments as hereinbefore provided, and the performance of the other covenants herein and in said note contained, these presents are 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 Mortgagors do hereby grant and convey unto the said Mortgagee its successors and assigns, all that lot of ground situate in County of Frederick, State of Maryland, and described as follows, that is to say: Beginning at a point in the north margin of West Patrick Street said point being in the center of the partition wall between the property herein described and the property known as 221 West Patrick Street, said point being also the beginning point of the deed from Thomas John McGill to Lewis M. Hildebrand, dated April 1, 1872, recorded in Liber C. M. No. 8, Folio 165 and running thence with the north margin of West Patrick Street (1) N. 76 30' E. 66 feet to the western margin of a private alley for the property known as 217 West Patrick Street, then with the western margin of said alley (2) N. 7 25' W. 129.3 feet, then (3) S. 89 35' W. 49.4 feet, then (4) S. 4 10' W. 87.1 feet, then (5)