

BEGINNING on the east side of Ninth Street at a point 45 feet and $\frac{1}{2}$ inch south of the south side of "D" Street, and running thence along the east side of Ninth Street Southerly 45 feet $1\frac{1}{2}$ inches; thence Easterly parallel to "D" Street 178 feet, 2 inches, more or less, to the west side of a 15 foot alley; thence northerly along the west side of said alley 45 feet; then westerly parallel to "D" Street 175 feet, $1\frac{1}{2}$ inches, more or less, to the place of beginning. Being Lot Number 2 in Block No. 19 as shown on the plat of The Real Estate and Improvement Company's Second sub-divison of part of Brunswick, prepared by R. T. Mavin, Surveyor, dated July 24, 1890, and recorded among the Land Records of Frederick County along with the deed from The Real Estate and Improvement Company of Baltimore City to Rudolph T. Ault, dated February 2, 1892, said plat being made a part of this description. It being the same property as conveyed to James N. Lloyd by The Real Estate and Improvement Company of Baltimore City, a body corporate, by deed dated July 18, 1896, and recorded in Liber J. L. J. No. 14, folio 273, one of the Land Records of Frederick County.

The said property having become vested in Lidia M. Lloyd, et al., heirs at law and next of kin of James N. Lloyd, deceased.

Together with the buildings and improvements thereon and the rights, roads, ways, waters, privileges, appurtenances and advantages thereto belonging, or in anywise appertaining, together with all heating, plumbing and lighting fixtures and appliances now affixed to and being party of the realty.

That the said Lidia M. Lloyd, widow, Hasel Martin Lloyd, Carroll Wesley Lloyd, both unmarried, and Lester Lee Lloyd and Irra Lloyd, his wife, covenanted with the said Home Owners' Loan Corporation, among other things, to pay the mortgage debt and all interest thereon accrued, when and if the same was due and payable as therein provided, and they further covenanted and agreed to pay all taxes and assessments, levies, public dues and charges of every kind, levied or assessed on the mortgaged property when legally demandable, and further covenanted to keep all buildings erected and to be erected upon said property insured against loss or damage by fire or other contingency in an amount approved by the mortgagee.

That in said mortgage it was, among other things, provided that in case of any default being made in the payment of said mortgage debt or the interest thereon to accrue in any part or either of them, at the time limited for payment of the same, and said default should continue for ninety days, or in default of any agreement, covenant or condition in said mortgage, then the entire mortgage debt should be deemed due and demandable at the option of the mortgagee and it should be lawful for the mortgagee or its assigns, or John I. Rowe and Joseph D. Mish, or either of them, at any time after such default to sell the mortgaged property or so much thereof as might be necessary to satisfy and pay said debt, interest charged and all costs incurred in making such sale, (under Article 66, Sections 6 to 10 of the Maryland Code, Public General Laws or any other General or Local Laws relating to mortgages) and to grant and convey the said property to the purchaser or purchasers thereof, his, her or their heirs, personal representatives or assigns, and which sale should be made in the manner following, viz: upon giving twenty days' notice of the time, place, manner and terms of sale in a newspaper printed in Frederick County, and such other notice as by the said mortgagee or its assigns might be deemed expedient; and in the event of a sale of said property under the assent to decree or powers thereby granted, the proceeds arising from such sale to apply first, to the payment of all expenses incident to such sale, including a fee of twenty five dollars (\$25.00) and a commission to the party making sale of said property equal to the commission allowed