

Washington, D. C., in monthly instalments of \$3.46 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 \$1.82 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 \$4.05, 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 Frederick County, State of Maryland, and described as follows, that is to say:

All that lot or parcel of ground situate in the town of Brunswick, and designated as Lot Number 2 in Block Number 19, as shown on the plat of The Real Estate and Improvement Company's Second sub-division of Part of Brunswick; described as follows:

BEGINNING on the east side of Ninth Street at a point 45 feet and 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 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 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-division 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.