

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:

First: All of the following two lots of ground in Braddock Heights, in Frederick County, Maryland, being Lots Nos. 21 and 22 on Plat No. 2 of the building lots of the Braddock Heights Improvement Company of Frederick County, Maryland, recorded in Liber S.T.H. 267, Folio 138, one of the Land Records of Frederick County, Maryland, the same having been conveyed by William L. Smith and Ida B. Smith, his wife, to Clarence W. Rudy and Annie L. Rudy, his wife, by deed dated March 27, 1917, and recorded in Liber #320, folio 343, one of the Land Records of Frederick County, Maryland.

Second: All the following real estate in Braddock District, in Frederick County, Maryland, being all that lot fronting on Schley Avenue, and being Lot No. 23, on Plat No. 2, of the building lots of the Braddock Heights Improvement Company, recorded in Liber S.T.H. No. 267, folio 138, one of the Land Records of Frederick County and described as follows: Beginning at the end of the first line on Lot No. 22 on said Plat and running thence (1) N. $81\frac{1}{2}$ degrees E. 60 feet to the end of the 4th line of Lot No. 24, thence (2) with said 4th line reversed N. $8\frac{3}{4}$ degrees W. 160 feet, thence (3) S. $81\frac{1}{2}$ degrees W. 60 feet to the end of the 2nd. line of Lot No. 22 then (4) with said 2nd line reversed S. $8\frac{3}{4}$ degrees E. 160 feet to the place of beginning. The same having been conveyed by Emma Lamar and Angie Lamar, both unmarried, to Annie L. Rudy and Clarence W. Rudy, her husband, by deed dated April 1, 1920, and recorded in Liber 331, folio 232, one of the land records of Frederick County, Maryland.

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 part of the realty.

TO HAVE AND TO HOLD the aforesaid parcel of ground and premises unto and to the proper use and benefit of Home Owners' Loan Corporation, its successors and assigns, forever in fee simple.

It is agreed by the parties hereto that wherever there is a reference in this mortgage to any of the parties hereto, the same shall be construed to mean as well the heirs, representatives, successors and assigns (either voluntary by act of the parties or involuntary by operation of law) of the same.

PROVIDED that if the Mortgagors shall pay or cause to be paid the aforesaid debt and all interest thereon accrued, when and as the same may be due and payable, and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

It is agreed that, until default be made in the premises, but not thereafter, the Mortgagors shall possess the said property upon paying in the meantime all ground rent, taxes and assessments, levies, public debts and charges of every kind, levied or assessed, or to be levied or assessed on said property, which ground rent, taxes, assessments levies, public dues, charges, mortgage debt and interest the Mortgagors do hereby covenant to pay when legall demandable, and the Mortgagors do further covenant and agree that they shall, whenever called upon by the Mortgagee or its agent, deliver the receipted bills for ground rent and taxes accruing on said property, to the Mortgagee, or a certificate signed by each taxing official to whom any such taxes