County, State of Maryland, conveyed by deed by William H. Layman, Jacob A. Layman, and Colonel Layman, Attorneys, to Clayton R. Ramsburg dated 11th. day of January, 1910, and recorded in Liber H. W. B. No. 290 Folio 416, one of the land records of Frederick County, containing twenty five acres of land, more or less. 2nd. All the tracts or parcels of land situate, lying and being in Frederick County, Maryland, called "Friendship" containing One Hundred and Six (106) acres of land, more or less, described in a deed from Ida R. Putman and Greenbury H. Putman, her husband, to Clayton R. Ramsburg, dated the 26th. day of March, 1906; and also a mountain lot called "Hide and Seek" containing Fifteen acres of land, more or less, described in the same deed, recorded in Liber S. T. H. No. 274 Folio 187, one of the land records of Frederick County.

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 Mary J. Ramsburg and George E. Ramsburg, her husband, 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 theoeon 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 and the interest thereon when due and payable or of any renewal note thereof when such renewal note shall mature, or the interest thereon when due and payable, or in the performance of any covenant herein contained on their part to be performed, the said Mary J. Ramsburg and George E. Ramsburg, her husband, shall possess the said mortgaged premises as of their present estate therein.

AND PROVIDED, that if default shall be made in the payment of the said promissory note at maturity or the interest thereon, when due and payable, or if renewed, default shall be madx in the payment of any note given in renewal thereof, when he same shall mature, or any interest thereon when due and payable, or if default be made in the performance of any covenant herein contained on the part of the said mortgagors to be performed, then it shall be lawful for Lester S. Birley, as trsutee, or in case of his death or declining to execute said trust, then any other trustee to be appointed by order of the Circuit Court of Frederick County, as a Court of Equity, in pace of said deceased or declining trustee, consent being hereby given by the said mortgagors, upon petition to be filed by the said Mortgagee to the said Court, for the appointment of said Trustee, to sell the property and premises hereby mortgaged, at The Thurmont Bank, in Thurmont, Frederick County, Maryland, by public auction for cash, after having first given at least twenty days notice of such sale, inserted in some newspaper published in Frederick County, of the time, place, manner and terms of sale, and such other notice as said trustee may think proper, and to apply the proceeds to the payment in the first place, off all costs, charges and expenses attending said sale, including commissions and reasonable counsel fees, and then t to the payment of the promissory note aforesaid, or renewals thereof, with all interests thereon, and the surplus, if any, to pay the same to the said Mary J. Ramsburg and George E. Ramsburg, her husband, their heirs and assign And the said Mary J. Ramsburg and George E. Ramsburg, her husband, covenant, first, that they will keep an insurance on the buildings on the said mortgaged property to the extent of at least Four Thousand Dollars, and that they will have the policy or policies so indorsed that in the event of a loss by fire the insurance shall be payable to the said Mortgagee as its interest may appear, and upon the failure to pay any insurance premium when