EXHIBIT MORTGAGE

(Maryland Mortgage Approved Dec. 21, 1933.)

MORE THAN ONE PARTY.
Loan 18B No. 249

THIS MORTGAGE, Made this fourth day of April 1934, by and between William T. G. Crampton and Laura M. Crampton his wife, of Frederick County, State of Maryland, Mortgagors, and the HOME OWNERS' LOAN CORPORATION, Mortgagee.

WHEREAS, the Mortgagors are indebted unto the Mortgagee in the sum of Eight Hundred and Fifty-one 11/100 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 Eight Hundred and Fifty-one 11/100 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 $6.74 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 $3.54 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 $7.87, 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 land being situate along the County Road leading from Buckeystown to Jefferson, in Frederick County, Maryland, and more particularly described as follows, to-wit:-Beginning at a point in the middle of the county road leading from Buckeystown to Jefferson, said point or beginning being the Southeast corner of all that lot or parcel of land as described in a deed from Margaret E. Boone et al. to Curtis A. Dixon and Jenima Dixon, his wife, dated on the 14th day of January in the year 1913, and duly recorded in Liber H. W. B. No. 302, folio 514, one of the Land Records of Frederick County, and running thence with said lot North 19 degrees East 17.15 perches to a stone formerly planted; thence South 77 degrees East 5 perches, thence South 19 degrees West 14.87 perches to the middle of the aforesaid road leading from Buckeystown to Jefferson; thence with the middle of said road South 84½ degrees West 5.2 perches to the place of beginning. Containing ½ acre of land, more or less. It being the same property as conveyed to William T. G. Crampton and Laura M. Crampton, his wife, by H. Dorsey Etchison and Mary H. Etchison, his wife, by deed dated May 8, 1922, and recorded in Liber 338, Folio 509, one of the Land Records of Frederick County.