

Provided that if the said Ralph B. Routzahn and Clara E. Routzahn, his wife, shall pay at maturity the promissory note given for said indebtedness of Eighteen Hundred and Fifteen dollars of even date herewith by said Ralph B. Routzahn and Clara E. Routzahn, his wife, mortgagors herein, payable six months after date and made payable to the said COMMERCIAL BANK OF MARYLAND, or order, and all renewals thereof, with all interest due thereon, and comply with all the covenants in this mortgage, then this mortgage shall be void, otherwise to be in full force and effect.

And the said mortgagors hereby covenant: That we are seized of the land hereby conveyed; that we have the right to convey said land and will warrant generally the same; that he will not suffer or permit any strip or waste of the mortgaged premises and will keep all buildings and improvements in good repair; and we also hereby covenant that we will pay the aforesaid mortgage debt and interest thereon when the same is due and payable, as herein above set forth and according to the tenor of said note; and will keep the buildings and improvements on the said ground fully insured from loss by fire, pay the premiums of insurance and assign the policy to the said COMMERCIAL BANK OF MARYLAND, and will pay all taxes on the real estate hereby conveyed; and do further covenant that should we fail in paying the said taxes and insurance premiums and said COMMERCIAL BANK OF MARYLAND, should pay the same, then the amount of the taxes so paid and the amount of the premiums so paid, with interest thereon, shall be a lien on the mortgaged property, as though included in the first instance in the mortgage itself.

Provided that if default shall be made by the said Ralph B. Routzahn and Clara E. Routzahn his wife, in the payment of the said promissory note at maturity, or any renewal thereof, when due, or of any interest thereon when due, or if default shall be made in the performance of any of the covenants in this mortgage, then it shall be lawful for Hammond Clary, Cashier of said Bank, or any assignee of this mortgage, to enter and possess and sell the said mortgaged premises at the Court House Door, Frederick City, Frederick County, Maryland, at public auction for cash, after giving at least three weeks' public notice of the time, place, manner and terms of sale in some newspaper published in said County at least once a week for three successive weeks prior to the day of sale, and to apply the proceeds of such sale to the payment of all expenses attending said sale, including Court costs, the usual chancery commissions, all counsel fees of the mortgagee or assignee or party making the sale, and then to the payment of the said promissory note, with any interest due thereon, or any renewal thereof with the interest due thereon, so that all monies owing under this mortgage shall be paid, and to pay the amount of the taxes and insurance premiums paid by the mortgagee or assignee with interest thereon from the time paid, and to pay the surplus to the said mortgagors, and in case payment should be made after advertisement under said power, then accrued expenses, counsel fees and only half commissions shall be paid by the said mortgagors.

Witness our hands and seals.

Test:

Arthur H. Doll

Ralph B. Routzahn (SEAL)

Clara E. Routzahn (SEAL)

STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:--

I hereby certify, That on this 26th day of March in the year 1930 before the Subscriber, a Notary Public of the State of Maryland in and for Frederick County, personally appeared Ralph B. Routzahn and Clara E. Routzahn, his wife, and did each acknowledge the foregoing mortgage to be their respective act and deed. And at the same time personally appeared before me Hammond Clary Cashier and Agent of the said COMMERCIAL BANK OF MARYLAND, and made oath in due form of law that the consideration in the said Mortgage is true and bona fide as therein set forth; and the said Hammond Clary, Cashier and agent of the aforesaid BANK, also made