

fee, not exceeding ten per cent, and

WHEREAS, said mortgagors are desirous of securing the prompt payment of said mortgage indebtedness, 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 said mortgagor 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 known and designated as Lot Number 8 on the Kreh Plat, which said plat is recorded in the Clerk's office of Frederick County, Maryland, in Liber S. T. H., No. 278 at folio 110, said lot Number 8 fronting 18 feet, 9 inches on the North side of West South Street, in the City of Frederick, Maryland, and running in depth of 165 feet, being the same lot or parcel of land conveyed to John F. Kreh and Julia Kreh, his wife, by William H. Kreh, by deed dated March 24, 1908, and recorded in Liber No. 282, folio 282 of the Land Records of Frederick County, and all that lot or parcel of land known and designated as Lot Number 7, in the Kreh Plat as hereinbefore referred to, said Lot fronting on West South Street, North side of said South Street, 36 feet and running in depth 165 feet, as laid off on said New Kreh Plat, and being part of the tract of land purchased by William H. Kreh on the 3rd day of August, A. D. 1901, from Frank Goode and P. Frank Pampel, Trustees, and more fully described in Liber D. H. H. No. 11 at folio 506, one of the Land Records of Frederick County. Said Lot No. 7 having been conveyed to John F. Kreh and Julia A. Kreh his wife by William H. Kreh by deed dated February 10, 1913, and which is recorded among the Land Records of Frederick County in Liber 302 Folio 599.

TOGETHER with the buildings and improvements thereon and the rights, roads, ways, waters, privileges, appurtenances and advantages thereto belonging, or in anywise appertaining.

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

And it is further agreed by the parties hereto that wherever there is a reference in the covenants, powers and agreements herein contained, 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 the law) of the same.

PROVIDED that if the said Mortgagors shall pay or cause to be paid the aforesaid mortgage 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.

AND it is agreed that, until default be made in the premises, but not thereafter, the mortgagors shall possess the aforesaid 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 hereby mortgaged property, which ground rent, taxes, assessments, levies, public dues, charges, mortgage debt and interest, the said mortgagor do hereby covenant to pay when legally demandable, and the said 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 the property herein described, to the said mortgagee, or a certificate signed by each taxing official to whom any such taxes shall be payable, that all taxes due to be paid said official have been paid for the current year; and if the same be not promptly paid the Home Owners' Loan Corporation may at any time pay the same without waiving or affecting the option to foreclose or any right hereunder, and every payment so made shall bear interest from the date thereof at the rate of six per centum per annum.

AND said mortgagors further covenant to pay all and singular the costs, charges and expenses,