

WHEREAS, the Mortgagors are indebted unto the Mortgagee in the sum of Twenty-nine Hundred and Twenty-one 63/100 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 Twenty-nine Hundred and Twenty-one 63/100 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 \$23.11 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 \$12.17 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 \$27.01, 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 piece or parcel of ground situate in Brunswick, County and State aforesaid, and more particularly described as follows: BEGINNING at a point on the north side of Brunswick Street 240 feet westerly measured along the North side of Brunswick Street from the Northwest corner of Brunswick Street and Fourth Avenue and running westerly along the North side of Brunswick Street 40 feet to a point thence North 34 degrees East 150 feet to the South side of a roadway or alley, thence South 56 degrees East along the South side of said roadway or alley 40 feet to a point thence South 34 degrees West 150 feet to the place of beginning, being Lot No. 40 as shown on the Plat of J. P. Karn and Brother's First Addition to Brunswick, Maryland, bearing date of the 13th day of December 1921, prepared by W. C. Humm, surveyor, and recorded in Plat Book S. T. H., folio 129, one of the Land Records of Frederick County. It being the same property as conveyed to Edward Earl Lee and Emma Irene Lee, his wife, by Lawrence S. W. Harrison and Mildred M. Harrison, his wife, by deed dated May 23, 1928, and recorded in Liber 366, folio 607, one of the aforesaid Land Records.

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