

## EXHIBIT B.

## MORTGAGE

THIS MORTGAGE, Made this 13th day of August in the year 1919, by us, Marion V. Runkles and Mattie B. Runkles, his wife,

WITNESSETH That in consideration of the sum of Two Thousand (\$2,000.00) dollars now due from said Marion V. Runkles and Mattie B. Runkles to the COMMERCIAL STATE BANK OF FREDERICK, MARYLAND, a body corporate, we the said Marion V. Runkles and Mattie B. Runkles, his wife, do grant and convey unto the said COMMERCIAL STATE BANK OF FREDERICK, MARYLAND, and its assigns, in fee simple, all that lot or parcel of land situate, lying and being in the town of Ridgeville, Frederick County, Maryland, and containing Ninety-seven (97) Square Perches of land, more or less, and being all and the same real estate described and conveyed in the following deeds; from Carlton T. Lewis and Bessie M. Lewis, his wife, to Edgar T. Mercer and Hattie M. Mercer, his wife, by deed dated September 8th, 1915 and recorded in Liber H. W. B. No. 314, folio 130, one of the Land Records of said Frederick County; from Edgar T. Mercer and Hattie M. Mercer, his wife, to Charles A. Runkles and Belle W. Runkles, his wife, by deed dated March 31, 1916 and recorded in Liber No. 316, folio 370, one of said Land Records; and from Helen W. Hood, sole child and heir of said Charles A. Runkles and Belle W. Runkles, both deceased, and W. Norman Hood, her husband, to the said Marion V. Runkles and Mattie B. Runkles, his wife, by deed dated April 2nd, 1919, and duly recorded in Liber No. 328, folio 98, one of the Land Records of Frederick County, Maryland, to which deeds and references therein contained reference is made for a more particular description of the real estate herein conveyed in mortgage;

Together with all buildings, improvements, rights, ways, easements and appurtenances whatsoever thereunto belonging.

Provided that if the said Marion V. Runkles and Mattie B. Runkles, his wife, shall pay at maturity the promissory note given for said indebtedness of Two Thousand (\$2,000.00) dollars of even date herewith by said Marion V. Runkles and Mattie B. Runkles, payable six months after date and made payable to the said COMMERCIAL STATE BANK OF FREDERICK, MARYLAND, or order, or any renewal of said note at maturity 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 Marion V. Runkles and Mattie B. Runkles covenant to keep the improvements on the said ground fully insured from loss by fire, pay the premiums of insurance and assign the policy of insurance to the said COMMERCIAL STATE BANK OF FREDERICK, MARYLAND, and to pay all taxes on the Real Estate hereby conveyed. And they further covenant that should they fail in paying the said taxes and the premiums for the said insurance and said COMMERCIAL STATE BANK OF FREDERICK, 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 Marion V. Runkles and Mattie V. Runkles his wife in the payment of the said promissory note at maturity, or of any renewal thereof at maturity, 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 Frederick 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 and then to the payment of the said promissory note