

AND WHEREAS, said Mortgagor has executed and delivered to said Commissioner his promissory note, dated JANUARY 2, 1934 for said principal sum of \$3700.00, with interest on said principal sum, or unpaid balance thereof, at the rate of five per centum per annum, payable semi-annually on the FIRST day of JULY and JANUARY in each year, said principal sum being payable on an amortization plan and in NINETEEN equal successive semi-annual instalments of \$185.00 each, the first such instalment being payable on the FIRST day of JULY, 1937, and the remaining instalments being payable on each succeeding interest payment date and a final instalment of \$185.00 payable on the FIRST day of JANUARY, 1947, unless the debt be sooner paid or matured; and the better to secure the payment of said principal sum and interest in the manner and at the time above set out, this mortgage is executed and delivered;

NOW THEREFORE, in consideration of the premises and of \$1.00, said Mortgagor hereby grants and conveys unto said Commissioner, his successors and assigns,

All the following described tracts or parcels of land, situate in Mt. Pleasant Election District, Frederick County, Maryland, to wit:

TRACT I: All that tract or parcel of land described in a deed from Mary Jacobs, to Daniel E. Stone, dated January 22, A. D. 1902, and recorded in Liber D. H. H. No. 13, folio 184, one of the Land Records for Frederick County, Containing 147 acres.

TRACT II: All that tract or parcel of land described in a deed from James Haifleigh and wife, to Daniel E. Stone, bearing date March 28, 1908, and recorded in Liber S. T. H. No. 282, folio 301, one of the Land Records of Frederick County, Containing 65 acres, 2 roods and 3 perches, more or less.

TRACT III: All that tract or parcel of land described in a deed from Thaddeus M. Biser, executor to Daniel E. Stone, dated October 27, 1902, and recorded in Liber, D. G. G. No. 15, folio 313, one of the Land Records for Frederick County, Containing 31 acres, 1 rood and 29 perches of land more or less.

TRACT IV: All that tract or parcel of land described in a deed from Frank L. Stoner, Trustee to Daniel E. Stone, dated May 29, A. D. 1915, and recorded in Liber H. W. B. No. 312, folio 501, one of the Land Records for Frederick County, Containing 18 acres of land more or less.

TRACT V: All that tract or parcel of land described in a deed from Henry W. Baker to Daniel E. Stone, recorded in Liber S. T. H. No. 286, folio 344, one of the Land Records for Frederick County, Containing 1 acre of land more or less.

BEING the same land which was conveyed to said William K. Birely by deed from Daniel E. Stone and wife, dated December 22, 1917 and recorded among the Land Records of said County in Land Book 324.

Together with the buildings and improvements thereon and all the rights, privileges and appurtenances thereto belonging or in any way appertaining.

This mortgage is subject to all conveyances and reservations of sub-surface rights and all easements of record affecting the above conveyed property.

PROVIDED, that if said Mortgagor, his heirs, personal representatives and assigns shall well and truly pay or cause to be paid said principal sum and all interest thereon at the times and in the manner herein set out and shall perform all the covenants herein set out, then this mortgage shall be void, otherwise it is to remain in full force and effect; and it is hereby provided that the Mortgagor may at any time have the privilege of paying one or more instalments of principal of the aforesaid debt, or the entire unpaid balance of said principal sum, but any such payments on principal, in addition to those contracted to be made under the terms of the note hereby secured, shall operate to discharge the debt evidenced thereby at an earlier date and shall not reduce the amount or defer the due date of any instalment of principal provided for by the terms of said note.