

herein on the part of the Mortgagor contained shall have been promptly met, and thereafter the monthly payments shall be \$29.18, 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 Mortgagor agrees to pay all costs of collection, including a reasonable attorney's fee, not exceeding ten per cent, and

Whereas, said Mortgagor is 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 Mortgagor does 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 along the Brunswick-Frederick Pike near the town of Brunswick, in Frederick County, Maryland, and more particularly described as follows: Being lot No. 20 as laid out, shown and designated on the plat of Brunswick Heights, by Emory C. Crum, C. E., dated December 13, 1919, and recorded in Plat Book S. T. H. Folio 116, one of the Record Books in the office of the Clerk of the Circuit Court for Frederick, Maryland. It being the same property as conveyed to Grace Amelia Bowers by William O. Rau and Minnie L. Rau, his wife, by deed dated September 11, 1920, and recorded in Liber 335, folio 547, one of the Land records of Frederick County.

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 use and benefit of Home Owners' Loan Corporation, its successors and assigns, forever in fee simple.

It is agreed by the parties hereto that wherever there is a reference in this mortgage 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 law) of the same.

PROVIDED that if the Mortgagor shall pay or cause to be paid the aforesaid debt and all interest thereon accrued, when and as the same may be due and payable, and shall perform all the covenants herein on her part to be performed, then this mortgage shall be void.

It is agreed that, until default be made in the premises, but not thereafter, the Mortgagor shall possess the said 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 property, which ground rent, taxes, assessments, levies, public dues, charges, mortgage debt and interest the Mortgagor does hereby covenant to pay when legally demandable, and the Mortgagor does further covenant and agree that She shall, whenever called upon by the Mortgagee or its agent, deliver the receipted bills for ground rent and taxes accruing on said property, to the 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