

AND PROVIDED, that if default shall be made in the payment of the single bill aforesaid at maturity, or if renewed, default shall be made in the payment of any renewal thereof, when the same shall mature and become payable, then it shall be lawful for the mortgagee or its successor or successors, or assigns, or W. Clinton McSherry, as Trustee, to sell the said property and premises hereby mortgaged, at the Court House door, in Frederick City, Maryland, at public auction, for cash, after having given at least three successive weeks previous notice of such sale inserted in some newspaper published in Frederick County, Maryland, of the time, place, manner and terms of sale, and such other notice as said mortgagee or its successors shall think proper, and to apply the proceeds of such sale to the payment in the first place, of all costs, charges and expenses attending such sale, including the usual commissions, and reasonable counsel fees for preparing bond, report of sale and attending to the ratification thereof, and then to the payment of the single bill aforesaid, or any renewal thereof, with all interest due thereon, and the surplus, if any, to pay the same to the said mortgagors, or to their heirs or assigns.

AND THE said mortgagors hereby covenant and agree that if they should default in the performance of any of the things herein covenanted to be done and performed by them, and the property herein mortgaged shall be advertised for sale under the power of sale herein contained, then and if from any cause said sale shall not be made as provided in said advertisement of sale, in that event the costs and expenses of sale which have accrued up to the time of the discontinuance of said sale, including counsel fees, and one-half commissions upon the amount of the debt and interest thereon in this mortgage mentioned, shall be treated and construed as a part of the mortgage debt herein mentioned, and the said mortgagors, covenant, that they will pay the same as they hereby expressly covenant that they will pay the mortgage debt herein mentioned and the interest thereon.

AND THE said mortgagors further covenant and agree with the said Walkersville Bank, that they will keep, during the continuance of this mortgage, the buildings erected on the said mortgaged premises, insured for a sum of not less than \$2,000.00/100 dollars, in some safe and reliable Fire Insurance Company, paying the premiums and assessments thereon as they fall due and payable, and that they will assign the policy of insurance or cause the same to be made payable to the said Walkersville Bank, for its benefit in case of loss or damage by fire; and the said mortgagors further in like manner covenant and agree, that should they fail in this particular, and the said Walkersville Bank pay the premiums and assessments necessary to keep said policy of insurance in force, the same so paid, with interest thereon, shall be a lien on the said mortgaged property as though included in the first instance in the mortgage itself.

AND THE said mortgagors hereby covenant and agree with the said mortgagee, that they will pay, during the continuance of this mortgage, all taxes upon the real estate and buildings herein mortgaged as such taxes may become due and payable, and in case of the non-payment of such taxes by the mortgagors and the payment of the taxes by the mortgagees, such sums as shall be paid, with interest thereon, shall be a debt of the mortgagors and a lien on the herein mortgaged premises as though included in the first instance in the mortgage itself.

WITNESS our hands and seals this 13 day of February, 1935.

WITNESS: Raymond L. Kelly  
Raymond L. Kelly

Mearl G. Warehime (SEAL)  
Betty N. Warehime (SEAL)

STATE OF MARYLAND  
FREDERICK COUNTY TO WIT:

I hereby certify that on this 13 day of February, 1935, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, aforesaid, personally