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 $13.38 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

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 the following described lot or parcel of ground situate, lying and being in the Town of Brunswick, and described as follows:

BEGINNING for the same at a point on the North side of Front Street in W. W. Wenner's second Addition to Brunswick, 160 feet East of the East side of McKaig Street and running thence North 20 degrees, East 150 feet to the South side of a 15 foot alley, thence South 70 degrees East along the South side of the said alley 40 feet to the West margin of Lot No. 1, thence South 20 degrees West along the said West margin of Lot No. 1, 150 feet to the North side of Front Street, thence North 70 degrees West along the North margin of Front Street 40 feet to the place of beginning, being Lots No. 2 in Block 1 in W. W. Wenner's Second Addition to Brunswick, a plat of which is filed among the Land Records of Frederick County in Liber W. I. P. No. 13, folio 2.

It being the same property as conveyed unto Willoughby Newton Lemen by William W. Wenner, et al, by deed dated October 1, 1901, and recorded among the Land Records of Frederick County, Maryland, in Liber D. H. H. No. 11, folio 650, the said Willoughby Newton Lemen having died intestate and said property having become vested in Marie B. Lemen, widow, and Catherine T. Griffith as his only heirs at law.

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.