

hand to pay the holder of every unredeemed share of its stock of said series the sum of one hundred dollars, free from, and clear of all losses and liabilities; to pay all taxes, public dues and charges, including water rents, for which the property hereby mortgaged may become liable; to pay the interest on the said sum of THREE HUNDRED dollars, on every Saturday night, at the rate of four and sixty-eight one-hundredths per centum per annum, in weekly installments of nine cents for every one hundred dollars advanced, until all the shares of stock of said series of said Association shall have been redeemed, to pay all fines that may be imposed on the said Lucy V. Gosnell, widow, by said Association; and to keep the improvements on said property fully insured against loss by fire for the use of the said Association, all of which payments and covenants shall continue in force until the said Association shall have sufficient funds on hand to pay the holder of every unredeemed share of its stock of said series, above all losses and liabilities, the sum of one hundred dollars, and said series shall, by the terms of said Charter, have become extinct.

AND IT IS FURTHER PROVIDED, That in the event that the said Lucy V. Gosnell, widow, desire to obtain a release of the property hereby mortgaged before the maturity of said Series by voluntary payment, or in the event this mortgage be foreclosed for default by the said Lucy V. Gosnell, widow, in any of the conditions of the mortgage as herein provided, then the sum to be paid the said Mortgagee shall be the whole indebtedness secured by this Mortgage with interest thereon at the rate of 4 68-100 per centum per annum, less such weekly payments of principal and interest as may be credited thereon, and all fines and penalties that may be imposed on the said Mortgagors by said Association in accordance with its Charter, together with the bonus provided in Section I of Article XV of said Charter in addition to the interest rate of Four and 68-100 per cent. per annum.

AND IT IS FURTHER PROVIDED, That in the event of the default by the said Lucy V. Gosnell, widow, in any of the conditions of this Mortgage for the space of three months, then it is hereby agreed that the whole mortgage debt shall become due and payable whether the same shall have matured by the terms thereof or not, and it shall then be lawful for R. Ames Hendrickson the President of the said Association, as Trustee, or, in the event of his death, declination, or inability from any cause, then for Charles Wertheimer, as Trustee, or in the case of the death, declination, or inability from any cause of the last named to execute said trust, then for any other Trustee, or Trustees, to be appointed by order of the Circuit Court for Frederick County, as a Court of Equity, in place of said deceased or declining Trustee, consent thereto being hereby given by said mortgagors, upon petition filed by said mortgagee to the said Court, for the appointment of such Trustee, and such Trustee, or Trustees, are hereby so authorized, to sell the said mortgaged premises, at the Court House door, in Frederick City, Frederick County, Maryland, at public auction, for one-half cash, and the balance in six months, with interest at the rate of six per centum, per annum from the day of sale, after having given at least twenty days public notice of the time, place, manner and terms of sale, by advertisement in some newspaper published in Frederick County, prior to the day of sale, and to apply the proceeds of the sale thereof as follows:--First, to the payment of all expenses attending said sale, including the usual chancery commissions to the person making said sale and a reasonable counsel fee; then to pay all money due to the said Association by said delinquent by reason of said redemption, under the terms hereof, and all the interest due thereon; And to pay the surplus, if any, over to the said Lucy V. Gosnell, widow, his heirs or assigns.

And it is hereby further covenanted and agreed that whenever a Trustee shall advertise the above and foregoing mortgaged land and premises in foreclosure of the above and foregoing mortgage, and the said mortgagors shall pay the amount due under the provisions of the mortgage before the sale, the said Mortgagors shall pay to the Trustee advertising said