

Exhibit "No. 1"

At the request of Farmer's & Mechanic's National Bank the following Mortgage is received for record and recorded April 1st 1925 at 9.20 O'Clock A. M.

Test:- Eli G. Haugh, Clerk.

THIS MORTGAGE Made this 31st day of March, A. D. 1925, by us D. Merhl Shankle and Sadie Catherine Shankle, his wife, of Frederick County, Maryland, parties of the first part and Farmer's & Mechanic's National Bank of Frederick, a body corporate, party of the second part.

WITNESSETH: Whereas the said D. Merhl Shankle and Sadie Catherine Shankle, his wife, are jointly and severally indebted to the Farmer's & Mechanic's National Bank of Frederick in the sum of Twi Thousand (\$2000.00) Dollars, evidenced by their promissory note of even date herewith, payable to the order of said Farmer's & Mechanic's National Bank of Frederick, six months after date, with interest at the rate of Six (6) Per Cent per annum, payable semi annually and wishing to better secure the punctual payment of said note and the interest thereon to accrue, as well as any renewals, replacements or substitutions thereof by the execution of this Mortgage.

NOW THEREFORE THIS MORTGAGE WITNESSETH: That in consideration of the premises and the sum of One (\$1.00) Dollar in hand paid, the said D. Merhl Shankle and Sadie Catherine Shankle, his wife, do GRANT IN FEE SIMPLE unto the Farmer's & Mechanic's National Bank of Frederick, all that tract or parcel of real estate, located in Tuscarora District, Frederick County, Maryland, and which will be found fully described in a Deed from George W. Harris and wife, to the said D. Merhl Shankle, bearing even date herewith and intended to be recorded simultaneously herewith. A further description of said real estate will be found by reference to a certain Deed from Dennis J. Shankle and wife to the said George W. Harris and Ida M. Harris, bearing date March 24th, A. D. 1900, and recorded in Liber No. 326, Folio 556, one of the Land Records for Frederick County. Said property consisting of two tracts of land, containing in the aggregate fifty-nine and three-fourths acres of land, more or less.

TOGETHER with the buildings and improvements thereon and the rights, roads, ways, privileges, appurtenances and advantages thereunto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the aforesaid parcel of land and premises unto and to the proper use and benefit of the said Mortgagee and its assigns forever.

PROVIDED That if the said D. Merhl Shankle and Sadie Catherine Shankle, his wife, shall pay or cause to be paid the aforesaid note, according to the tenor thereof, together with all renewals or replacements thereof and shall perform all the covenants herein on their part to be performed, then this Mortgage shall be void.

AND IT IS AGREED that until default be made in the premises, the said D. Merhl Shankle and Sadie Catherine Shankle, his wife, their heirs and assigns, shall possess the aforesaid property upon paying in the meantime, all taxes and assessments, public dues and charges of every kind, levied or assessed, or to be levied or assessed, on the hereby mortgaged property, which taxes, assessments, public dues, charges, mortgage debt and interest, the said Mortgagors, gor themselves and for their heirs, executors and assigns, do hereby covenant to pay when legally demandable; but if default be made in the payment of said money or the interest thereon to accrue, or in any part of either one of them, at the time limites for the payment of the same, or in any agreement, covenant or condition of this Mortgage, then the entire mortgage debt shall be deemed due and demandable, and it shall be lawful for the said the Farmer's & Mechanic's National Bank of Frederick, of Frank L. Stoner, its President, Trustee, or its assigns, or personal representatives