shall, in the event of the death of James McK. Quinn be purchased by his beneficiary by the use of the death benefits and be held by the purchaser as security. The said Mortgagee, its successors or assigns, may also, if it so elects, deduct from said payments, from time to time, such sums of money as may be necessary to pay all taxes, assessments, ground rent, liens, public dues or other charges against said property, and also to pay any fire insurance premiums which must be paid to maintain the said amount of insurance on the property. If the amount of said payments in the hands of the said Mortgagee, its successors, or assigns, shall not be sufficient, at any time, to pay the taxes, ground rent, liens or other charges against said property, or insurance premiums due, the said Mortgagee, its successors or assigns, may advance a sufficient amount to pay all such charges or premiums, if it so desires, and the amount so advanced with interest, shall be a lien or charge upon said property and must be paid by the said parties of the first part, their heirs, personal representatives and assigns, as part of the principal sum of this Mortgage.

AND WHEREAS, it is the object of the Mortgagee herein to give the advantages of loans only to persons in the employ of The Baltimore and Ohio Railroad Company, it is, therefore, agreed by and between the parties hereto, and as a condition of the loan hereby secured, that in event the property herein described be conveyed by the said parties of the first part, without the consent of the party of the second part, in writing, to any persons not in the employ of the Baltimore and Ohio Railroad Company, then the said party of the second part shall have the option, upon not less than sixty days' notice in writing, to the owner or to the occupant of the premises herein described left on the premises, to declare the entire debt then unpaid to be due and demandable, any other provision herein to the contrary notwithstanding, and upon the failure of said first parties to immediately pay said debt, this Mortgage shall thereupon become absolute and the said party of the second part shall thereupon have the right forthwith to foreclose this Mortgage as upon default in the payment of the installments above mentioned. This right may be exercised at any time after any such conveyance be made, and no acceptance of payments from or on behalf of the grantee shall operate as a waiver thereof.

WITNESS the hands and seals of the Mortgagors.

Signed, sealed and delivered in the presence of

James McK. Quinn (SEAL)

E. R. Hogan Bertha P. Quinn (SEAL)

STATE OF MARYLAND,)
) to wit:
County of Frederick)

I HEREBY CERTIFY, that on this 2nd day of May, in the year nineteen hundred and twenty-eight, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County aforesaid, personally appeared James McK. Quinn and Bertha P. Quinn, his wife the Mortgagors named in the foregoing Mortgage, and did each acknowledge the foregoing Mortgage to be their respective act.

At the same time also personally appeared before me E. E. Bowers, agent of the said Mortgagee, THE REAL ESTATE AND IMPROVEMENT COMPANY OF BALTIMORE CITY, and made oath, in due form of law, that the consideration set forth in the foregoing Mortgage is true and bona fide, as therein set forth, and the said E. E. Bowers further made oath, in due form of law, that he is the agent of the said Mortgagee and duly authorized to make this affidavit; and did also make oath, in due form of law, that the Mortgagee has not required the said Mortgagors their agent or attorney, or any person for the said Mortgagors, to pay the tax levied upon the interest covenanted to be paid, in advance, nor will it require any tax levied thereon to