

a Notary Public of the State of Maryland, in and for Frederick County, personally appeared David C. Winebrenner 3d, Assignee as aforesaid, and made oath in due form of law that the matters and facts set forth in the foregoing Petition and Report of Sale are true as therein stated and that the sale therein reported was fairly made.

Witness my hand and Notarial Seal the day and year last above written.

Notarial

Mary V. Butcher
Notary Public

MORTGAGE

THIS MORTGAGE, made this 29th day of September 1934, by and between Forrest D. Covell and Lola R. Covell, his wife of Frederick County, State of Maryland, Mortgagors, and HOME OWNERS LOAN CORPORATION, Mortgagee.

WHEREAS, the Mortgagors are indebted unto the Mortgagee in the sum of Eighteen Hundred and Seventy-one 51/100 Dollars, in consideration whereof and for value received the Mortgagors have made and passed unto the Mortgagee their joint and several promissory note of even date herewith for said sum of Eighteen Hundred and Seventy-one 51/100 Dollars, with 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 \$14.81 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 real estate situate in Urbana District, Frederick County, Maryland.

BEGINNING for the same at a stake at the end of the first line of nine acres, one rood and twenty-one perches of land, which was in the year 1855 conveyed by John Sifford and Harry Lorentz to a certain Francis Waltz, it being also at the end of twelve perches on the first line of said eighty-two acres, two roods and twenty perches parcel, and running thence with said last mentioned first line as it appears to bear now South six degrees, ten minutes, West one hundred and thirty-six perches to the end thereof, intersecting the second of North fifty-four and 1/2 degrees East, two hundred and forty-two perches line of Two Hundred and one acres, two roods and twenty-four perches division of said four hundred acres, and