

with said line, correcting the same for variation, North fifty-six degrees East one hundred and ninety and 7/10ths perches to a stone planted in the Middle of the Georgetown Road, at the end of Eighteen perches on the tenth or North, Forty-three degrees West Thirty-six perches line of said deed for Four Hundred Acres, then by and with the outlines thereof, and with said road three courses, North forty degrees, West Eighteen perches, North thirty-one and 1/2 degrees West fifteen and 85/100 perches, thence South 53 3/4 degrees, West 71 and 65/100ths to a stake at the end of the Second line of the aforesaid Nine acres, one rood and twenty-one perches parcels, and then with said second line reversed, North 75 3/4 degrees West 55 1/2 perches, to the place of beginning, containing 73 acres, and 39 square perches of land.

It being the same property as conveyed unto Forreest D. Covell and Lola R. Covell, his wife, by Mary C. E. Smith, widow, by deed dated October 30, 1926, and recorded in Liber No. 360, folio 175, one of the Land Records of Frederick County, Maryland.

TOGETHER with the buildings and improvements thereon and the rights, road, 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.

PROVIDED that if the Mortgagors shall pay or cause to be paid the aforesaid debt and all interest thereon accrued, when and as the same may be due and payable, and shall perform all the covenants, herein on their part to be performed, then this mortgage shall be void.

It is agreed that, until default be made in the premises, but not thereafter, the Mortgagors shall possess the said property upon paying in the meantime all ground rent, taxes, and assessments, levies, public debts and charges of every kind, levied or assessed, or to be levied or assessed on said property, which ground rent, taxes, assessments, levies, public dues, charges, mortgage debt and interest the Mortgagors do hereby covenant to pay when legally demandable, and the Mortgagors do further covenant and agree that they shall, whenever called upon by the Mortgagee or its agent, deliver the receipted bills for ground rent and taxes accruing on said property, to the Mortgagee, or a certificate signed by each taxing official to who, any such taxes due to be paid said official have been paid for the current year; and if the same be not promptly paid the Mortgagee may at time pay the same without waiving or affecting the option to foreclose or any right hereunder, and every payment so made shall bear interest from the date thereof at the rate of six per centum per annum.

The Mortgagors covenant to pay all and singular the costs, charges and expenses, including lawyer's fees, reasonably incurred or paid at any time by said Mortgagee, because of the failure on the part of the Mortgagors to perform, comply with and abide by each and every the stipulations, agreements, conditions and covenants of said note and this mortgage, or either, and every such payment shall bear interest from date at the rate of six per centum per annum.

The Mortgagors covenant to keep all buildings erected and to be erected upon said lands