City, Frederick County, State of Maryland, to wit: -- For the first parcel: All that lot or part of lots and parcels of ground, situated, lying and being on the Southeast corner of East Fifth Street, and Middle Alley in Frederick City, Frederick County, State of Maryland, said lot of ground fronting on said East Fifth Street, sixty-two feet and running back southwardly along said Middle Alley one hundred and six feet, and being the same parcel of land conveyed to Ada S. Stine (now Johnson) by deed from Harriet A. Bowie dated November 22, 1920, and recorded in Liber No. 333, folio 415, one of the Land Records for Frederick County.

For the second parcel: situate, lying and being on the North side of East Sixth Street, in Frederick City, Frederick County, Maryland, fronting on said street 17 feet and 7 inches, and extending back for depth of 111 feet, with a width in the rear of 19 feet and knwon as No. 115, East Sixth Street in said city, and being all that parcel of land and being the same parcel of land conveyed to Ada S. Johnson and Walter G. Johnson, her husband, and intended to be recorded prior to the recording of this mortgage.

TOGETHER with all and singular the buildings, improvements, rights, ways, privileges and appurtenances thereunto belonging or in anywise appertaining.

PROVIDED that if the said principal sum of money loaned aforesaid, and the interest thereon, shall be paid when due, and if all the covenants herein mentioned shall be performed, then this mortgage shall be void.

AND PROVIDED that until default be made in the premises, the said Ada S. Johnson and Walter G. Johnson, her husband, shall possess the mortgaged premises as of their present estate therein.

AND PROVIDED, that if default shall be made in the payment of the said principal or interest, in whole or in part, when due, or upon any default being made in the performance of any covenant or condition of this mortgage, then the whole mortgage debt hereby secured shall thereupon be deemed due and payable, and it shall be lawful for Emory L. Coblentz and William M. Storm. or the survivor of them, as Trustees, or in case of their or his death or declining to execute said trust, then for any other trustee to be appointed by order of the Circuit Court for Frederick County, in Equity, in place of the said deceased or declining trustees, (consent being hereby given by the said mortgagors upon a petition to be filed by the said mortgagee to said Court for the appointment of such trustee), or by any assignee of this mortgage, to sell the said property and premises hereby mortgaged, either on the premises or at the Court House door in Frederick City, Maryland, by public auction for cash, after having first given at least three weeks, previous notice of such sale by advertisement inserted at least once a week in some newspaper published in Frederick County, stating the time, place, manner and terms of sale; and such other notice, if any, as the person or persons making said sale shall elect; and to apply the proceeds of such sale to the payment, in the first place of all expenses of such sale including the usual chancery commissions and a reasonable counsel fee, and then to the payment of the mortgage debt in full with all interest thereon up to the time of payment, and the surplus, if any, to pay the same to the said Ada S. Johnson and Walter G. Johnson, her husband, their personal representatives or assigns.

And the said Ada S. Johnson and Walter G. Johnson, her husband covenant and agree with the said CENTRAL TRUST COMPANY OF MARYLAND:

1st. That they will pay the mortgage debt aforesaid and all interest that may accrue thereon.

2nd. And that they will keep, during the continuance of this mortgage, the building erected on the said mortgaged premises insured for a reasonalbe sum in some safe and reliable fire insurance company, paying the premiums and assessments thereon as they fall due and payable, and that they will cause the same to be made payable, to the said CENTRAL TRUST COMPANY OF MARYLAND as a further and additional security for the payment of said mortgage