AND the said Ida Belle Spencer and William Spencer, her husband, covenant and agree with the said Claude Wilt:

(1) That they will pay the indebtedness as hereinbefore provided.

(2) That they will pay all taxes, assessment, public dues and charges when legally due.

(3) They they will, during the continuance of this mortgage, keep the buildings on said mortgaged premises dully insured against loss or damage by fire, and that they will cause the policy or policies to be so framed or endorsed as shall cause the proceeds thereof to inure to the benefit of the mortgagee, or his assigns, to the extent of their lien or claim under this mortgage, in the event of loss or damage by fire.

(4) That, if the said mortgagors fail to pay the premiums on said insurance policies, as well as all taxes and public charges levied against said property, and the mortgagee pay the same, the amount so paid by the said mortgagee shall become a part of the indebtedness, intended to be secured hereby, and constitute a lien hereunder, as fully and to the same extent as if included in the first instance.

(5) That, if default should be made by the said Ida Belle Spencer and William Spencer, her husband, in the payment of the said promissory note at maturity, or any renewal thereof at maturity, or if default shall be made in any of the covenants of this mortgage, then it shall be lawful for the said Claude Wilt, his personal representatives or assigns, to enter and possess, take possession of and sell the said mortgaged premises and chattels, at the Court House door in Frederick, Frederick County, Maryland, by public auction, for cash, after having 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 said 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 mortgagors, their personal representatives or assigns.

(6) In the event the mortgage debt is paid after the property is advertised for sale under the power herein given, and before the same is sold, to pay the accrued costs and expenses, counsel fee and one-half commissions.

WITNESS our hands and seals the day and year first above written.

F. Loraine Simpson — Ida Spencer (SEAL)

Witness: Bessie Spencer — William Spencer (SEAL)

STATE OF MARYLAND, FREDERICK COUNTY, TO WIT:

I hereby certify, that on this 28 day of September, 1933, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, personally appeared Ida Belle Spencer and William Spencer, her husband, and each acknowledged the aforegoing mortgage to be their respective act.

And at the same time also appeared Claude Wilt, the mortgagee, and made oath in due form of law that the consideration stated in the aforegoing mortgage is true and bonafide as therein set forth.

Given under my hand and Notarial Seal the day and year aforesaid.

Place of Notarial Seal — F. Loraine Simpson, Notary Public.

STATE OF MARYLAND, FREDERICK COUNTY, to-wit:--

I hereby certify that the aforegoing is a true copy of the Original Mortgage from Ida Belle Spencer and husband, to Claude Wilt as Recorded in Liber 389, folio 224 &c., one of the