

on his part to be performed, then this mortgage shall be void.

And it is agreed that until default be made in the premises, the said mortgagor, his heirs or assigns, may hold and possess the aforesaid property upon paying in the meantime all taxes and assessments, public dues and charges of every kind, levied or assessed, or to be levied or assessed, on said hereby mortgaged property, or any part thereof, which taxes, assessments, public dues, charges, mortgage debt and interest the said mortgagor, his heirs and assigns, do hereby covenant to pay when legally demandable.

But in case of default being made in the payment of the mortgage debt, or of the interest thereon to accrue, or any part of either of them, at the time limited for the payment of the same; or in case of strip or waste of the hereby granted and conveyed property; or in case of default in the performance of any of the agreements, covenants or conditions of this mortgage on the part of the said mortgagors, or either of them, their, or either of their heirs or assigns, then, and in any such event, the whole of the mortgage debt intended to be secured hereby shall forthwith, at the option of the mortgagee, its successors and assigns, become due and demandable; and these presents are hereby declared to be made in trust, and L. Pearce Bowlus, Mount Airy, Maryland., the hereby duly constituted attorney, or the agent of the said mortgagee, its successors and assigns, are hereby authorized and empowered at any time thereafter, to sell the property hereby mortgaged, together with the crops as aforesaid thereon growing at the time of the said sale, or so much thereof as may be necessary to satisfy and pay said mortgage debt, interest and all costs and expenses incurred, or to be incurred, in making such sale and in the foreclosure proceedings; and to grant and convey the said property so sold to the purchaser or purchasers thereof, or to his, her, its or their heirs, successors or assigns; and which said sale shall be made after giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in Frederick County, Maryland; and the proceeds arising from such sale, shall be applied, first, to the payment of all expenses incident to such sale including a commission to the party making sale of said property equal to the commissions allowed to trustees to sell real estate under decree of the Circuit Court for Frederick County; sitting as a Court of Equity, and all such counsel fees as the mortgagee, its successors or assigns, or the attorney above named, may be caused to incur in connection with the foreclosure of this mortgage; secondly, to the payment of all claims of the said mortgagee, its successors and assigns under this mortgage, including interest calculated to statement of audit or audits, whether the same shall have then matured or not; and, thirdly, as to the residue, if any, to pay it over to the said mortgagor, his heirs or assigns, or to whomsoever may be entitled to the same.

And the said mortgagor further covenants to insure forthwith, and pending the existence of this mortgage to keep insured the improvements on the hereby mortgaged land to the amount of at least six thousand (\$6,000.00) dollars, and to cause the policy or policies issued therefor to be so framed or endorsed as in case of fire, to inure to the benefit of the said mortgagee, its successors or assigns, to the extent of its or their lien or claim hereunder; and in default thereof it shall be lawful for the said mortgagee, its successors and assigns, so to insure said premises, and the premiums paid thereon shall be a lien on the hereby mortgaged property, to be added to the amount secured by these presents, and payable forthwith, with interest; and in case the said mortgagors, their heirs, executors, administrators or assigns, shall make default in paying any or all taxes and assessments, public dues and charges of every kind, levied or assessed or to be levied or assessed, on said property hereby mortgaged, and the same shall be paid by the said mortgagee, its successors or assigns, the amount thereof shall become a lien and be collectible under this instrument in the same manner as is above provided in case of unpaid insurance premiums.

And the said mortgagor for himself, his heirs, executors, administrators and assigns,