

said charter, constitution and by-laws are hereby incorporated into and made a part of this mortgage.

To pay, when legally payable, all water rents, taxes and assessments for which said mortgaged property is now or may become liable, and to exhibit receipts therefor to the proper officer of said corporation within thirty days after the same are respectively payable.

To keep the improvements on said mortgaged ground insured against loss by fire for the use of said Mortgagee, as its interest may appear, in such amount and in such insurance company as said Mortgagee may require, and to deliver the policy of insurance to said Mortgagee; and to keep said improvements in as good repair as they now are, and to obey all provisions of said charter, constitution and by-laws <sup>are</sup> that/n<sup>ow</sup> in force or hereafter may be adopted.

All of which payments shall continue to be made and all of which covenants shall continue in force until the time arrives when the payments of twenty-five cents per week upon each of said shares of stock shall amount to the sum of money advanced, as aforesaid, over and above all deductions properly chargeable to the said Mortgagor made by the said Mortgagee on account of taxes, insurance or any other payment made necessary by the default of said Mortgagor and for a proper proportion of any losses which said Association may sustain during the existence of this Mortgage.

And in case of default in any of said payments, covenants or conditions continuing for thirteen weeks, then the whole mortgage debt which said Mortgagor covenant thereupon to pay, shall be due and payable and said Mortgagee, its successors or assigns, or W. Clinton McSherry, their attorney are authorized at any time thereafter to sell said mortgaged property and to convey the same to the purchaser h\_\_\_\_ or their heirs or assigns, upon giving twenty days' notice of the time, place, manner and terms of sale in some newspaper published in said Frederick County, and such other notice as may be deemed advantageous; the proceeds of sale under this mortgage to be applied, first, to the payment of all expenses of such sale (including an attorney's fee of \_\_\_\_\_ Dollars and a commission to the party making such sale equal to the commission allowed trustees for selling property under a decree of a Court of Equity) and all legal charges on said mortgaged property apportioned to the day of sale; secondly, to the