its benefit in case of loss or damage by fire; and the said mortgagors further in like manner covenant and agree, that should they fail in this particular, and the said The Frederick-Town Savings Institution pay the premiums and assessments necessary to keep said policy of insurance in force, the same so paid, with interest thereon, shall be a lien on the said mortgaged property as though included in the first instance in the mortgage itself.

Witness our hands and seals this 23rd day of May, in the year 19 21.

Witness: Jacob Rohrbach

Olive K. Falk (SEAL)
Lawrence Falk (SEAL)
(SEAL)
(SEAL)

State of Maryland, Frederick County, to wit:

I hereby certify that on this 23rd day of May, in the year nineteen hundred and twenty-one, before me, the subscriber, a Justice of the Peace of the State of Maryland, in and for Frederick County, personally appeared Olive K. Falk and Lawrence Falk, her husband, each personally known to me to be the above-named mortgagors, and did each acknowledge the aforegoing mortgage to be their respective act and deed. Witness my hand on this 23rd day of May, in the year 19 21.

August T. Brust
Notary Public.
Justice of the Peace

State of Maryland, Frederick County, to wit:

I hereby certify that on this 23rd day of May, in the year nineteen hundred and twenty-one, before me the subscriber, a Justice of the Peace of the State of Maryland, in and for Frederick County, personally appeared J. Marshall Miller, the Secretary and Agent of The Frederick-Town Savings Institution, mortgagee, and made oath in due form of law that the consideration stated in said mortgage is true and bona-fide as therein set forth; and the said J. Marshall Miller, Secretary and Agent, also further made oath in due form of law, that said mortgagee has not required the mortgagors, their agent or attorney, or any person for the said mortgagors to pay the tax levied upon the interest covenanted to be paid, in advance, nor will said mortgagee require any tax levied thereon to be paid by the mortgagors or by any person for them during the existence of this mortgage; and said affiant further in like manner made oath, that he is the Secretary and Agent of said mortgagee, and authorized by said mortgagee to make these affidavits. Witness my hand this 23rd of May, in the year 19 21.

August T. Brust
Notary Public.
Justice of the Peace.