

ground rent, liens, public dues or other charges against said property, and also to pay any fire insurance premiums which must be paid to maintain the said amount of insurance on the property. If the amount of said payments in the hands of the said Mortgagee, its successors, or assigns, shall not be sufficient at any time, to pay the taxes, ground rent, liens or other charges against said property, or insurance premiums due, the said Mortgagee, its successors or assigns, may advance a sufficient amount to pay all such charges or premiums, if it so desires, and the amount so advanced with interest, shall be a lien or charge upon said property and must be paid by the said parties of the first part their heirs, personal representatives and assigns, as part of the principal sum of this Mortgage.

And Whereas, it is the object of the Mortgage herein to give the advantages of loans only to persons in the employ of The Baltimore and Ohio Railroad Company, it is, therefore, agreed by and between the parties hereto, and as a condition of the loan hereby secured, that in event the property herein described be conveyed by the said parties of the first part, without the consent of the party of the second part, in writing, to any persons not in the employ of The Baltimore and Ohio Railroad Company, then the said party of the second part shall have the option, upon not less than sixty days' notice in writing, to the owner or to the occupant of the premises herein described left on the premises, to declare the entire debt then unpaid to be due and demandable, any other provision herein to the contrary notwithstanding, and upon the failure of said first parties to immediately pay said debt, this Mortgage shall thereupon become absolute and the said party of the second part shall thereupon have the right forthwith to foreclose this Mortgage as upon default in the payment of the installments above mentioned. This right may be exercised at any time after any such conveyance be made, and no acceptance of payments from or on behalf of the grantee shall operate as a waiver thereof.

Witness the hands and seals of the said Mortgagors.

Signed, sealed and delivered in the presence of.

E. R. Hogan

Raymond P. Adams (SEAL)

Anna L. Adams (SEAL)

State of Maryland, County of Frederick, to wit: