

PROVIDED, that if said Mortgagors, their heirs, personal representatives and assigns, shall well and truly pay, or cause to be paid, said principal sum and all interest thereon at the times and in the manner herein set forth, and shall perform all the covenants herein agreed to be performed, then this mortgage shall be void; otherwise, it is to remain in full force and effect.

And the said Mortgagors hereby covenant: That they are seized of the land hereby conveyed; that they have the right to convey said land and will warrant generally the same; that they will not suffer or permit any strip or waste of the mortgaged premises, and will keep all buildings and improvements in good repair; and they also hereby covenant that they will pay the aforesaid mortgage debt and interest thereon when the same is due and payable, as hereinabove set forth and according to the tenor of said note; and will keep the buildings and improvements on the said premises fully insured from loss by fire in an amount of not less than Five Thousand, Five Hundred Dollars (\$5,500.00), pay the premiums of insurance and assign the policy to the said Mortgagee, and will pay all taxes on the real estate hereby conveyed; and further covenant that should they fail in paying the said taxes and insurance premiums and the said Mortgagee should pay the same, then the amount of the taxes so paid and the amount of the premiums so paid, with interest thereon at six per cent (6%) per annum, shall be a lien on the mortgaged property as though included in the first instance in the mortgage itself.

PROVIDED, that if default shall be made by the said Raymond H. Kipe and V. Grace Kipe, his wife, in the payment of the said promissory note, or any installment thereof, when due, or of any interest thereon when due, or if default shall be made in the performance of any of the covenants in this mortgage, then it shall be lawful for the said Mortgagee, its successors or assigns, or any assignee of this mortgage, to enter and possess and sell the said mortgaged premises at the Court House door in Frederick, Frederick County, Maryland, at public auction for cash, after giving at least three weeks' public notice of the time,