

And further provided, that until default be made in the payment of the promissory note aforesaid at maturity, or of any renewal thereof, or in the payment of any installment of interest thereon when the same is due according to the tenor of said promissory note, the said Roy E. Grams and Agnes C. Grams shall possess the said mortgaged property as of their present estate therein. And still further provided that if default be made in the payment of said promissory note at maturity, or of any renewal thereof, or in the payment of any installment of interest when the same becomes due according to the tenor of said promissory note, or in the performance or fulfillment of any covenant or agreement contained herein, then and in either case it shall be lawful for the said Samuel C. Ramsburg, his heirs or assigns to sell the said property and premises hereby mortgaged by public auction, for cash, after having given at least three weeks notice of the time, place, manner and terms of sale in some newspaper published in Frederick County, once a week, prior to the date of sale, and to apply the proceeds of sale to the payment, in the first place of the expenses attending the sale, including the usual Chancery commissions and a reasonable counsel fee for filing bond, report of sale and attending to the ratification thereof, and then to the payment of the promissory note aforesaid, or renewal thereof, with all interest due thereon, whether the same be due and payable according to the tenor of said promissory note or not, and the surplus, if any, to pay the same to the said Roy E. Grams and Agnes C. Grams, or to whoever may be entitled to the same. And the said Roy E. Grams and Agnes C. Grams, covenant that they will keep during the continuance of this mortgage, the buildings erected on the said mortgaged premises insured for Two Thousand Dollars in some safe and reliable Insurance Company, paying the premiums and assessments thereon as they fall due and payable and that they will cause the Policy of Insurance to be so transferred or endorsed as to inure to the benefit of the said Samuel C. Ramsburg, his heirs or assigns in case of loss or damage by fire.

Witness the hands and seals.

Test:

Aaron R. Anders

Roy E. Grams (Seal)

Agnes C. Grams, (Seal)

State of Maryland, Frederick County, to-wit:-

I hereby certify that on this 16th day of July A.D. 1912, before me, the