

accrue thereon, and shall make no default in any agreement, covenant or condition of this mortgage, then this mortgage shall be void.

PROVIDED FURTHER that until default shall be made in the payment of the promissory note aforesaid at the maturity thereof, or until default shall be made in the payment of said interest semi-annually, the said Harold L. Jensen and Rena L. Jensen, his wife, shall occupy and possess the mortgaged premises as of their present estate therein.

BUT IF DEFAULT SHALL BE MADE in the payment of said promissory note when it matures and becomes payable, or if default shall be made in the payment of any one installment of interest thereon, or if default shall be made in the performance of any covenant or condition of this mortgage, then the whole mortgage debt shall become due and payable and it shall be lawful for the said The Birnie Trust Company, its successors or assigns, to sell the property hereby mortgaged at public auction for cash at the Court House door in Frederick City, Frederick County, State of Maryland, after first giving, however, at least three weeks public notice of the time, place, manner and terms of sale by advertisement inserted at least once a week in some one or more of the newspapers published in Frederick County. And the proceeds of sale shall be applied first to the payment of all costs, charges and expenses of sale, including reasonable counsel fees, and such commissions to the person or persons making said sale as are usually allowed trustees for making sales of real estate in equity; secondly, to the payment of the mortgage debt in full, together with all interest that may accrue thereon up to the time of payment; and the surplus, if any, shall be paid to the said Harold L. Jensen and Rena L. Jensen, his wife.

And the said Harold L. Jensen and Rena L. Jensen, his wife, for themselves, their heirs, personal representatives and assigns, do hereby covenant with the said The Birnie Trust Company, to pay the mortgage debt aforesaid, together with all interest that may accrue thereon.

And the said Harold L. Jensen and Rena L. Jensen, his wife, do hereby further covenant that he will insure and pending the existence of this mortgage will keep insured, the buildings and improvements on the property hereby mortgaged, in some safe and reliable insurance company, against loss or damage by fire and lightning in the sum of at least Fifteen hundred Dollars; and that they will pay the premiums and assessments thereon, and will cause such policy or policies of insurance to be so entered or endorsed as that the same