

date with these presents, and intended to be recorded among the Land Records of Frederick County, immediately prior to the recording of this instrument.

TO GETHER with all the buildings and improvements thereon and all the rights, roads, ways, privileges and appurtenances thereunto belonging or in anywise appertaining.

TO HAVE AND TO HOLD the foregoing parcel of land and premises unto and to the proper use and benefit of the said mortgagee and its assigns, forever.

PROVIDED, that if the said John W. Shawyer, Jr., and Mary Frances Shawyer, his wife, shall pay or cause to be paid the aforesaid note according to the tenor thereof, together with all renewals and replacements thereof, and shall perform all the covenants herein on their part to be performed, then this mortgage shall be void.

AND IT IS AGREED that until default be made in the premises, the said John W. Shawyer, Jr., and Mary Frances Shawyer, his wife, their heirs and assigns, shall possess the aforesaid property upon paying in the meantime all taxes, insurance premiums, and assessments, public dues and charges of every kind, levied, incurred or assessed, or to be levied, incurred or assessed on the hereby mortgaged property, which taxes, insurance premiums, assessments, public dues and charges, mortgage debt and interest the said mortgagors for themselves and for their executors, heirs and assigns, do hereby covenant to pay when legally demandable.

BUT IF DEFAULT be made in the payment of any one monthly installment of principal and interest as above provided, or if default shall be made in the payment of the promissory note aforesaid, at maturity, or if renewed, default shall be made in the payment of any note or notes given in renewal thereof, or if default shall be made in the performance of any agreement, covenant or condition of this mortgage, then the entire mortgage debt shall be deemed due and demandable, and it shall be lawful for The Citizens National Bank of Frederick, a body corporate, or its Agent and Attorney, or for any assignee of this mortgage, at any time