

BEGINNING for the ninth and being and comprising all of that tract of land containing Ninety (90) acres, One (1) rood, and Thirty-four and Four tenths (34.4) perches of land, more or less, as more fully described in Deed dated September 10th, 1912, and recorded among the Land Records of Frederick County in Liber No. 368, Folio 366, was granted and conveyed by Columbus A. Welker and wife, to James G. Stevens; including the right of ingress and egress over a private road as established in the conveyance dated March 31st, 1882, and recorded among the Land Records of Frederick County in Liber A.F. No. 5, Folio 145, from Henry J. Ramsburg and Martha E. Ramsburg, his wife, to Henry T. Ramsburg.

SAVING AND EXCEPTING those tracts of land heretofore granted and conveyed by the following Deeds:

- (1) From Thomas A. Welker and wife to Littleton C. Fox, dated May 5th, 1894, and recorded among the Land Records of Frederick County in Liber J.L.J. No. 7, Folio 48, containing Twenty-six (26) perches of land, more or less.
- (2) From Thomas A. Welker and wife to Littleton C. Fox, recorded among the Land Records of Frederick County in Liber J.L.J. No. 14, Folio 485, containing Thirty-five (35) perches of land, more or less.

BEGINNING for the tenth and being and comprising all that tract of land containing Thirteen (13) acres of land, more or less, as more fully described in Deed dated September 19th, 1921, and recorded among the Land Records of Frederick County in Liber No. 368, Folio 366, was granted and conveyed by Lavinia R. Miller, Executrix, to James G. Stevens.

BEGINNING for the eleventh and being and comprising all that tract of land containing Six (6) acres and Thirty-three and Ninety-five One Hundredths (33.95) perches of land, more or less, and more fully described in Deed dated March 14th, 1919, and recorded among the Land Records of Frederick County in Liber No. 328, Folio 165, was granted and conveyed by Mamie D. Palmer and husband, to James G. Stevens.

Said tracts of land seventhly, eighthly, ninthly, tenthly, and eleventhly herein described being the same tracts of land which by Deed dated September 23rd, 1944, and recorded among the Land Records of Frederick County in Liber No. 444, Folio 279, were granted and conveyed by Frank W. Fraley and Ida M. Fraley, his wife, to J. Austin Fraley, one of the said Mortgagors.

TOGETHER with the improvements thereon and the rights and appurtenances thereto belonging or in anywise appertaining, including all heating, gas and plumbing apparatus and fixtures, and all rents, issues and profits accruing from the premises hereby mortgaged.

TO HAVE AND TO HOLD the said lots of ground and premises unto the said mortgagee, its successors and assigns, in fee simple, subject however to any and all easements and right-of-ways heretofore granted and conveyed, to the Potomac Edison Company and others by a series of Deeds and conveyances heretofore of record.

PROVIDED, however, if the said mortgagors, their heirs, personal representatives or assigns, shall make or cause to be made the payments, and perform and comply with the covenants and conditions herein mentioned on their part to be made and done, then this mortgage shall be void.

AND the said mortgagors, for themselves, their heirs, personal representatives and assigns covenant with the said mortgagee, as follows: (1) To keep the