

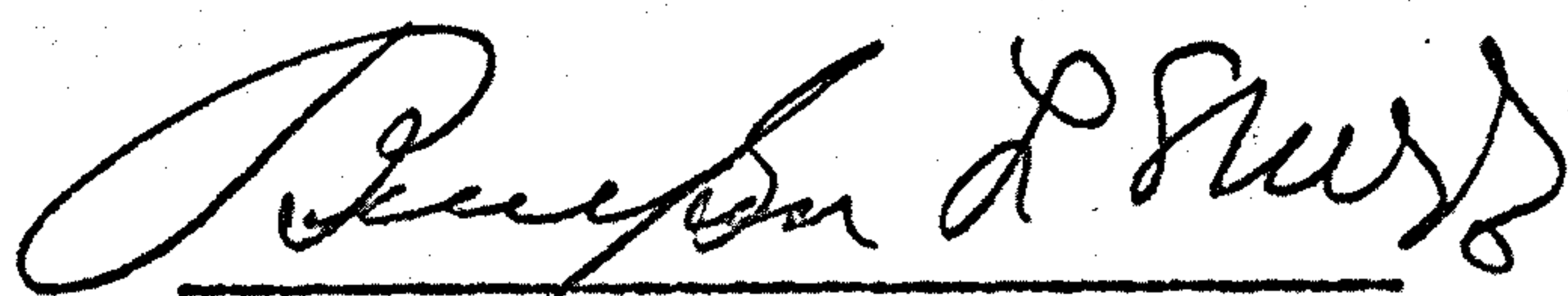
arising therefrom to apply, first, to the payment of all expenses incident to making said sale, including the taxes assessed on the property hereby mortgaged, and commissions to the party making sale of said property, equal to the commissions allowed Trustees for making sale of property by virtue of a Decree of the Circuit Court for Frederick County, in Equity, and a reasonable counsel fee, secondly, to the payment of all claims of the mortgagee and its assigns under this mortgage whether the same shall have been matured or not, including interest to the time of payment, and the surplus, if any, shall be paid to the mortgagors, their successors or assigns, or to whoever may be entitled to receive the same; and

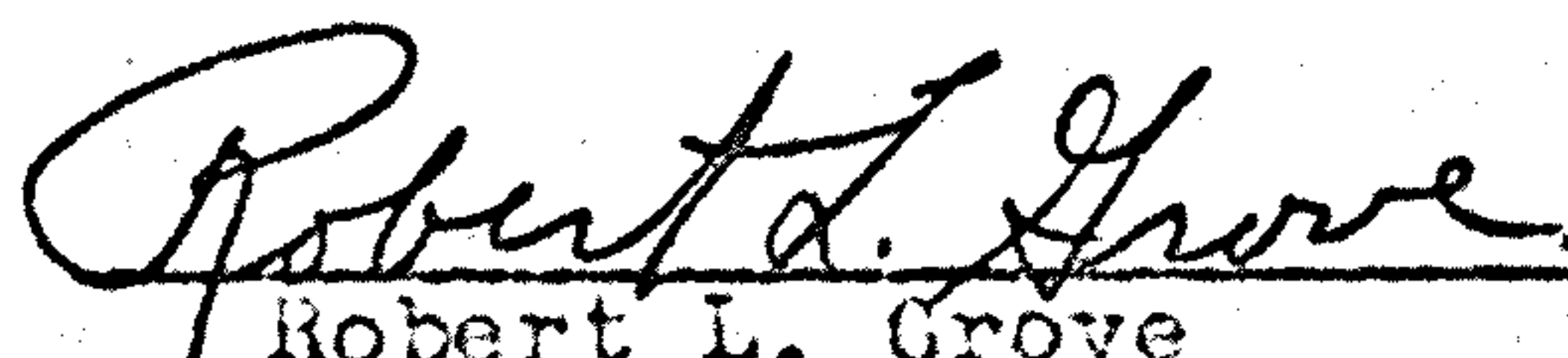

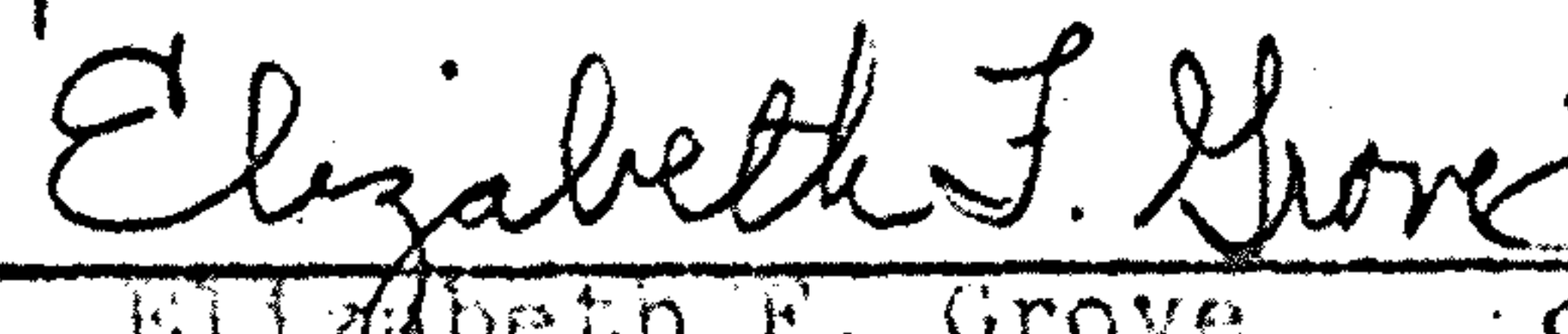

IT IS AGREED that if the property aforesaid shall be advertised for sale and not sold under the provisions of this mortgage, then the party or parties rightfully so advertising the same shall be entitled to one-half the commissions above provided, computed on the amount of the debt hereby secured and remaining unpaid, together with a reasonable counsel fee, expenses of advertising and other legal costs, and the mortgagors for themselves and for their successors and assigns, do further covenant to insure and pending the existence of this mortgage to keep insured the improvements on the hereby mortgaged land to the amount of at least TEN THOUSAND (\$10,000.00) DOLLARS, to cause the policy to be so framed or endorsed as in case of fire to enure to the benefit of the said mortgagee and its assigns, to the extent of its or their claim or lien hereunder.

And if the said mortgagors or their successors do not pay the premium on said insurance policies when due, or the taxes on said property, then the said mortgagee or its assigns are hereby authorized to pay the same, and the amount so paid, with interest thereon, shall be a lien on said mortgaged property as though included in the first instance in the mortgage itself.

IN TESTIMONY WHEREOF WITNESS OUR HANDS AND SEALS ON THE DATE ABOVE WRITTEN.

WITNESS:


BENJAMIN L. SHUFF.

 
Robert L. Grove
 
Elizabeth F. Grove