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And the said mortgagor & further covenant and agree with the said The Frederick-Town Savings Institution, that they will keep, during the continuance of this Mortgage, the buildings erected on the said mortgaged premises, insured for a sum of not less than Three Thousand Five Hundred Dollars in some safe and reliable Fire Insurance Company, with extended coverage, paying the premiums and assessments thereon as they fall due and payable, and that they will assign the policy of insurance or cause the same to be made payable to the said The Frederick-Town Savings Institution for its benefit in case of loss or damage by fire or other casualty, and the said mortgagor & further in like manner covenant and agree, that should they fail in this particular, and the said The Frederick-Town Savings Institution pay the premiums and assessments necessary to keep said policy of insurance in force, the same so paid, with interest thereon, shall be a lien on the said mortgaged property as though included in the first instance in the mortgage itself.

Witness OUR hands and Seal on this 22 day of September in the year 1961.

Witness

Shirley R. Wetzal  
Shirley R. Wetzal

John Richard Bowers (SEAL)  
John Richard Bowers  
John Robert Bowers (SEAL)  
John Robert Bowers  
Dorothy Bowers (SEAL)  
Dorothy Bowers  
(SEAL)

State of Maryland, Frederick County, to-wit:

I hereby certify that on this 22 day of September, in the year nineteen hundred and sixty-one, before me, the subscriber, a Notary Public of the State of Maryland, in and for Frederick County, personally appeared John Richard Bowers, John Robert Bowers and Dorothy Bowers, his wife, each personally known to me to be the above named mortgagors, and did each acknowledge the foregoing mortgage to be their act and deed. And at the same time before me also personally appeared M. Margaret Garner <sup>Assistant</sup> the Treasurer and Agent of The Frederick-Town Savings Institution, mortgagee, who made oath in due form of law that the consideration stated in the above mortgage is true and bona fide as therein set forth, and that she <sup>is the Assistant</sup> is the Treasurer and Agent of said corporation, mortgagee, and authorized by said mortgagee, to make these affidavits on behalf of said mortgagee. Witness my hand and Notarial Seal on this 22 day of September, in the year 1961

Shirley R. Wetzal  
Shirley R. Wetzal Notary Public

