on said north side of the lane and parallel to and at a distance of 20 feet, more or less, northerly from the fourth line of the 155 acres, more or less, tract of land conveyed by said Harry M. Roderick and wife to Harry W. Roderick and wife by Deed dated April 2, 1962, and recorded among the Land Records of Frederick County in Liber 666, folio 259, south 55 degrees 00 minutes 00 seconds west 100.00 feet to the place of beginning. Containing 0.913 acres, more or less. Situate on a private road leading from Thurston Road to the Farm of Harry M. Roderick.

BEING the same lot of ground which by Deed dated even date herewith and intended to be recorded among the Land Records of Frederick County immediately prior hereto, was granted and conveyed by CLAUDE A. WEBB and LUCY R. WEBB, his wife, and HARRY M. RODERICK and EULA I. RODERICK, his wife, to WILLIAM C. OFFUTT, the within Mortgagor.

AND including the right of ingress and egress from the said public road over said private road to and from the lot hereby described, for the Mortgagee, its successors or assigns, ---------- for ordinary vehicles and other proper purposes.

A late charge shall be paid by the Mortgagor in connection with any payment as provided for in this Mortgage which shall not have been paid within fifteen days of the date on which it is due amounting to four per centum (4%) of said payment.

IT IS UNDERSTOOD AND AGREED, That the principal of this Mortgage may be prepaid in whole or in part at any time, provided that a prepayment charge shall be paid by the Mortgagor amounting to six months' interest at the rate herein set forth on that portion of the principal prepaid in any one year which exceeds twenty per centum (20%) of the original principal amount of this Mortgage.

Together with the improvements thereon and the rights or 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 lot of ground and premises unto the said Mortgagee, its successors and assigns, ~~for all the rest and residue of the term of years yet to come and unexpired thereon, with the benefit of renewal forever, subject to the payment of the yearly rental of xxxx