Receipt No. 22454

LAND ~~AND CHATTEL~~ MORTGAGE

NAME AND ADDRESS OF PRINCIPAL MAKER: Charles F. Whipp & Frances E. Whipp, Rt. 5, Frederick, Md.

LIBER 735 PAGE 71

PAYEE: LIBER 25 PAGE 308 LOAN NO. #595

THRIFT LOAN CORPORATION
325 SOUTH CHURCH STREET
MIDDLETOWN, MARYLAND

NO. 21,314 EQUITY

Recorded Oct. 15, 1965 at 11:45 A.M. LICENSED UNDER MARYLAND INDUSTRIAL FINANCE LAW EXHIBIT

DATE OF THIS MORTGAGE	FIRST INSTALLMENT DUE DATE	OTHERS SAME DAY OF EACH MONTH	FINAL INSTALLMENT DUE DATE
July 7, 1964	August 7, 1964		July 7, 1966

FACE AMOUNT	DISCOUNT	SERVICE CHG	PROCEEDS OF LOAN	REC'D G AND REL'G FEES	MONTHLY INSTALLMENTS	CREDIT LIFE INS. CHARGE
$1,500.00	$180.00	$20.00	$ 1,263.35	$ 6.65	NO 24 AMOUNT OF EACH $62.50	$ 30.00

CHARGES:
- DISCOUNT: 6% OF FACE AMOUNT PER ANNUM FOR FULL TERM OF NOTE
- SERVICE CHARGE: IF FACE AMOUNT IS $500 OR LESS, 4% THEREOF OR $4, WHICHEVER IS GREATER
  IF FACE AMOUNT EXCEEDS $500, 2% THEREOF OR $20, WHICHEVER IS GREATER
- DELINQUENT CHARGE: 5C FOR EACH DOLLAR OR PART THEREOF IN DEFAULT MORE THAN 10 DAYS

IN CONSIDERATION of a loan made by the corporation named in print above at its above office, the Mortgagors above named *hereby convey and mortgage* to said corporation, its successors and assigns (hereinafter called Mortgagee), *the goods and chattels and real estate hereinafter described,* provided, however, if the Mortgagors well and truly pay to the Mortgagee at its above office according to the terms hereof the Face Amount above stated together with delinquent charges at the rate stated above, then these presents shall cease and be void

Payment of the Face Amount, which includes the Amounts of Discount, Service Charge and Proceeds of Loan above stated, shall be made in consecutive monthly installments as above indicated beginning on the stated due date for the first installment and continuing on the same day of each succeeding month to and including the stated due date for the final installment, except that if any such day is a Sunday or holiday the due date for the installment in that month shall be the next succeeding business day Payments shall be applied to installments in the order of their maturity. Payment in advance may be made in any amount Discount unearned by reason of prepayment in full shall be computed and refunded under Sec 196 (B) 4 (a), Maryland Industrial Finance Law Default in paying any installment may be discussed with any present or future employer and shall, at the option of the holder hereof and without notice or demand, render the entire sum remaining unpaid hereunder at once due and payable Delinquency charges shall not be imposed more than once for the same delinquency A statement of said loan has been delivered to the borrower as required by law

Mortgagors may possess said property until default in paying any installment At any time when such default shall exist and the entire sum remaining unpaid hereon shall be due and payable either by the exercise of the option of acceleration above described or otherwise, (a) the Mortgagee, without notice or demand, may take possession of all or any part of said chattel property, (b) any property so taken shall be sold for cash, upon such notice and in such manner as may be provided or permitted by law and this instrument for the best price the seller can obtain, (c) if all or any part of said chattel property shall be located in Baltimore City and if this mortgage shall be subject to the provisions of the Act of 1898, Chapter 123, sections 720 to 732, inclusive, the Mortgagors hereby declare their assent to the passage of a decree for the sale of such property in accordance with said provisions and (d) as to any real estate conveyed hereby Mortgagors hereby declare their assent to the passing of a decree by any court of competent jurisdiction for the sale thereof in accordance with Art 66 of the Code of Public Laws as amended The net proceeds of any sale hereunder shall be applied on the indebtedness secured hereby and any surplus shall be paid to the Mortgagors

Any failure of the Mortgagee to enforce any of its rights or remedies hereunder shall not be a waiver of its right to do so thereafter Description of mortgaged property

(1) ~~All of the household goods now located in or about Mortgagors' home~~

(2) ~~The following described motor vehicle now located at Mortgagors' all~~

Make *Year Model* *Model No* *Motor No* *License St*

CANCELLED

(3) All that lot or parcel of ground situated and lying ~~X~~

along Moser Road in Jefferson district containing 2acres & 27 sq. perches in Frederick
(City) *County, Maryland, commonly*

known as *and more particularly described in that*
(Street address, if any)

certain instrument recorded among the land records of said County at Libre 712 *, Folio* 38

WITNESS the hands and seals of Mortgagors the day of the date hereof above written

Signed, sealed and delivered in the presence of

Charles H. Gouker

x Charles F. Whipp (Seal)
Charles F. Whipp

x Frances E. Whipp (Seal)
Frances E. Whipp

STATE OF MARYLAND
CITY OF Middletown
County of Frederick } ss.

I hereby certify that on this 7th. day of July 1964 before me the subscriber, a Notary Public of Maryland in and for said city, personally appeared Charles F. Whipp and Frances E. Whipp, his wife Mortgagor(s) named in the within mortgage and acknowledged the same to be their act. And, at the same time, before me also personally appeared Robert H. Routzahn Attorney in Fact of the Mortgagee named in the within mortgage and made oath in due form of law that the consideration set forth therein is true and bona fide, as therein set forth, and further that he (or she) is the agent in this behalf of said Mortgagee and is duly authorized to make this affidavit.

WITNESS my hand and Notarial Seal

My Commission Expires July 1, 1967 (SEAL)

Charles H. Gouker Notary Public.

The within mortgage is hereby released Witness the hand and seal of the undersigned Mortgagee this ..... day of ....., 19.....

Witness.

Exhibit
Filed May 9, 1966

By ..... (SEAL)
Manager