Together with the improvements thereon and the rights and appurtenances thereto belonging and appertaining.

Provided that if the said mortgagor/her heirs or assigns, shall well and truly pay or cause to be paid the debt thereby secured, with interest as aforesaid and such future advances if made, when and as the same shall become due and demandable according to the tenor of the said writing obligatory and shall perform all the covenants hereon on their part to be performed, then this mortgage shall be void.

And it is agreed that until default be made in the premises the said mortgagor her heirs or assigns shall possess the aforesaid property upon paying in the meantime all taxes and assessments, public dues and charges of every kind levied or assessed, or to be levied or assessed, on said hereby mortgaged property, which taxes, assessments, public dues, charges, mortgage debt and interest and such future advances, if made, the said mortgagor hereby covenant to pay when legally demandable, and further covenant to keep the property hereby conveyed in good condition and repair.

But if default be made in the payment of said money or the interest thereon to accrue or any part of either of them at the time limited for the payment of the same, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt shall be deemed to be due and demandable at the option of the said mortgagee, and it shall be lawful for said mortgagee by its assignee,

or William F. Prettyman or Charles W. Prettyman each of whom is herein named for that purpose and hereby expressly authorized and empowered so to do, at any time after such default, to sell the property hereby mortgaged at the Court House door in the Town of Frederick in said County or on or near the mortgaged premises

by public auction for cash, after giving at least twenty days' notice of the time, place, manner and terms of sale in some newspaper published in said Frederick County, and to apply the proceeds arising from such sale to the payment, in the first place, of all costs and expenses incident to such sale, including a commission to the party or parties making said sale of 5% on the amount of said sale or sales and reasonable counsel fees in the sum of not less than $50.00, secondly, to the payment of all claims of said mortgagee, its successors or assigns under this mortgage, whether the same shall have then matured or not, with interest to the date of the ratification of the audit, and the surplus, if any there be, shall be paid to the said mortgagors their heirs or assigns, or to whomsoever may be entitled to the same.

And it is further agreed that if the property aforesaid shall be advertised for sale under the provisions of this mortgage and not sold, then the party or parties rightfully so advertising the same shall be entitled to half the commission as above provided, to be computed on the amount of the debt secured, and with costs expenses incurred and a counsel fee of $25.00, and the same, together with all sums herein covenanted to be paid, whether advanced by the mortgagee or owing by the mortgagors their heirs or assigns, are hereby made a lien upon the property hereby conveyed and recoverable as a part of the debt hereby secured.

And the said mortgagors, for themselves, their heirs and assigns, further covenant to insure and during the existence of this mortgage to keep insured, the improvements on the mortgaged premises against loss or damage by fire and windstorm in at least the sum of $ 6,000.00 in such company or companies and through such agent or agents as shall be designated by the mortgagee and to cause the policy or policies to be framed or endorsed as to enure to the benefit of the mortgage, its successors or assigns, to the extent of its or their lien or claim hereunder, and to place said policies forthwith in the possession of the mortgagee Upon the default or neglect of the mortgagors her heirs or assigns, so to do, the mortgagee may, at its option, have such improvements so insured at the cost of said mortgagor ; and the exercise of option shall not be deemed a waiver of the breach of any covenant or agreement herein contained. And further, that, should said mortgagor, her heirs or assigns, fail to pay any premiums on such insurance, taxes, public charges or special assessments, then the same may be paid by the mortgagee, its successors or assigns, and the amount so paid, with interest thereon, shall be a lien on said mortgaged property as though included in this mortgage in the first instance.

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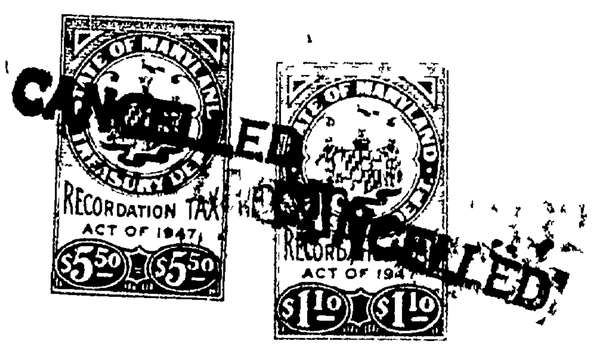
WITNESS hand and seal

WITNESS L. Pearce Bowlus — Betty E. Jones (Seal)

WITNESS (Seal)

WITNESS (Seal)

WITNESS (Seal)

WITNESS (Seal)

WITNESS (Seal)