NO. 21,425 EQUITY

EXHIBIT A

THIS MORTGAGE made this 21st day of June, 1946, by me, Frank S. Lawrence, unmarried, of Frederick County, Maryland, party of the first part, and Farmers & Mechanics National Bank of Frederick, a body corporate, party of the second part.

WHEREAS the said Frank S. Lawrence, unmarried, stands indebted unto the Farmers & Mechanics National Bank of Frederick, a body corporate, or order, in the full and just sum of FIVE THOUSAND ($5000.00) DOLLARS as evidenced by his Single Bill of even date herewith, with interest at the rate of four per cent per annum, on the unpaid principal until paid, principal and interest being payable at the office of Farmers & Mechanics National Bank of Frederick, in Frederick, Maryland, in monthly installments of THIRTY DOLLARS and thirty ($30.30) cents, commencing on the first day of Aug, 1946, and on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not paid sooner, shall be due and payable on the first day of July, 1966.

Privilege is reserved to pay this debt in whole or in an amount equal to one or more monthly payments on the principal that are next due, on the first day of any month prior to maturity. And

WHEREAS it was a condition precedent to the making of the aforesaid loan that the re-payment thereof, with interest, should be secured by the execution of these presents.

Said sum of $5000.00 so secured being part of the purchase price for the property herein described.

NOW, THEREFORE, THIS MORTGAGE WITNESSETH:

That for and in consideration of the above recited premises and the sum of TEN ($10.00) DOLLARS in hand paid, I, the said Frank S. Lawrence, unmarried, do hereby grant and convey in FEE SIMPLE unto Farmers & Mechanics National Bank of Frederick, a body corporate, all the following described real estate, to-wit:

All that tract or parcel of real estate situate at Graceham, in Frederick County, Maryland, taking the northwest corner of the Moravian Church house as a fixed point, the beginning of the property hereby intended to be conveyed is at a point N. 5½° W. 19.4 perches at a stone planted on the east side of the road leading from the town to