a Decree of the Circuit Court for Frederick County, sitting in Equity, and a reasonable counsel fee, secondly, to the payment of all claims of the mortgagee and its assigns under this mortgage, whether the same shall have been matured or not, and the surplus, if any, shall be paid to the mortgagor, his successors or assigns, or to whoever may be entitled to receive the same; and

IT IS FURTHER AGREED that if the property aforesaid shall be advertised for sale and not sold under the provisions of this mortgage, then the party or parties rightfully so advertising the same shall be entitled to one-half the commissions above provided, computed on the amount of the debt hereby secured and remaining unpaid, together with a reasonable counsel fee, expenses of advertising and other legal costs, and the said mortgagor for himself and for his successors and assigns, does further covenant to insure and pending the existence of this mortgage to keep insured the improvements on the hereby mortgaged land to the amount of at least FIVE THOUSAND ($5000.00) DOLLARS, to cause the policy to be so framed or endorsed as in case of fire, to enure to the benefit of the said mortgagee and its assigns to the extent of its or their claim or lien hereunder.

And if the said mortgagor and his successors do not pay the premiums on said insurance policies when due, or the taxes on said property, then the said mortgagee or its assigns are hereby authorized to pay the same and the amount so paid, with interest thereon, shall be a lien on said mortgaged property as though included in the first instance in the mortgage itself.

IN TESTIMONY WHEREOF WITNESS MY HAND AND SEAL ON THE DATE ABOVE WRITTEN.

WITNESS:

Gordon F. Palmer
GORDON F. PALMER

Frank S. Lawrence (SEAL)
Frank S. Lawrence

STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 21st day of June, 1946, before me, the subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared Frank S. Lawrence, unmarried, and acknowledged the above and aforegoing mortgage to be his act. At