

charge for any sum or sums of money to be loaned or advanced after the same is executed, except from the time said loan or advance shall be actually made; and, except as is hereinafter provided, no mortgage to secure future loans or advances shall be valid unless the amount or amounts of the same and the times when they are to be made shall be specifically stated in said mortgage; this not to apply to mortgages to indemnify the mortgagee against loss from being endorser or security, nor to any mortgages given by brewers to malsters to secure the payment to the latter of debts contracted by the former for malt and other material used in the making of malt liquors; nor are the provisions hereof intended to apply to deeds of trust in the nature of mortgages or any other deeds of trust to secure bonds, notes or other obligations. Provided, however, that any mortgage, if it so recites, may secure future advances to be made at the mortgagee's option, prior to the full payment of the mortgage debt but not to exceed in the aggregate the sum of Five Hundred Dollars (\$500.00) nor to be made in an amount which would make the mortgage debt exceed the original amount thereof; and all such future advances so made shall be liens and shall be secured by such mortgage equally and to the same extent as the amount originally advanced on the security of such mortgage, and all such future advances shall be a lien on the property therein described as of the date of the original mortgage, good and valid against and superior to all rights of subsequent creditors, purchasers, mortgagees, and other lienors and encumbrancers, and any of them, provided the full amount of any such advance is used for paying the cost of any repair, alterations or improvement to the mortgaged property.

SEC. 2. *And be it further enacted*, That this Act shall take effect June 1st, 1945.

Approved April 27, 1945.

CHAPTER 924.

(House Bill 642)

AN ACT to add a new section to Article 4 of the Code of Public Local Laws of Maryland and Baltimore City Charter (1938 Edition), title "Baltimore City", sub-title "Police Commissioner", said new section to be known as Section 878A, and to follow immediately after Section 878 of said Article, providing that the lieutenant assigned to the Radio Division shall have the rank of captain and that patrolmen perma-