And it is agreed, that, until default be made in the premises, the said Edward B. Emory — shall possess the aforesaid property, upon paying, in the meantime, all taxes and assessments of every kind, levied or assessed, or to be levied or assessed, on said hereby mortgaged property, and on the mortgage debt and interest hereby intended to be secured: which taxes, and assessments, mortgage debt and interest, whether to be upon the mortgaged property or upon the mortgaged debt — the said Edward B. Emory — for himself, his heirs, executors, administrators, and assigns, does hereby covenant to pay when legally demandable. But in case default be made in the payment of the mortgage debt aforesaid, when and as payable, or the interest thereon, which shall accrue, or any part of either one of them, or in any agreement, covenant or condition of this mortgage, then the entire mortgage debt, intended to be hereby secured, shall be deemed due and demandable; and these presents are hereby declared to be made in Trust and it shall be lawful for the said Sarah A. Ashley or — her ~~his~~ executors, administrators and assigns, or W. Scott Roberts, — her ~~their~~ hereby duly constituted Attorney or Agent, is hereby authorized and empowered, at any time, after such default, to sell the property hereby mortgaged, or so much thereof as may be necessary to satisfy and pay said mortgage debt, interest and cost, and to grant and convey the said property to the purchaser or purchasers thereof his, her or their heirs or assigns; and which sale shall be made in manner following, viz: upon giving, at least, twenty days notice of the time, place, manner and terms of sale, in some newspaper published once a week for three consecutive weeks in Centreville, Queen Anne's County, State of Maryland; and in the event of a sale of said property under the powers hereby granted, the proceeds arising from such sale, to apply first, to the payment of all expenses incident to such sale, including a commission, to the party making sale of said property, equal to the commission allowed Trustees, for making sale of property by virtue of a decree of a Court having equity jurisdiction in the State of Maryland; Secondly to the payment of all claims of the said Mortgagee, Sarah A. Ashley, her personal representatives and assigns under this Mortgage, whether the same shall have then matured or not, and the surplus (if any there be) shall be paid to the said Mortgagor his personal representatives or assigns, or to whoever may be entitled to the same.

~~And the said Edward B. Emory — for himself, his executors, administrators 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 amount of at least Dollars, and to cause the Policy to be effected thereon to be so framed or indorsed as, in case of fire, to inure to the benefit of the said to the extent of their lien or claim hereunder.~~

Witness, our hands and seals

TEST:

Pere L. T. Blake

Edw. B. Emory — SEAL

Henrietta T. Emory — SEAL