To have, and to hold, said lot or parcel of ground and premises, with the improvements thereon, and all rights, privileges and appurtenances thereto belonging or appertaining unto said mortgagee, its successors and assigns, during all the residue of the term of years yet to come and unexpired therein, with the right and benefit of renewal of said term forever, subject to the payment of the yearly rent to which the same may be liable; provided, that if said mortgagor shall perform the covenants herein on her part contained, then this mortgage shall be void, and said mortgagor for herself, her personal representatives and assigns, covenants with said mortgagee, its successors and assigns, to pay and perform as follows, that is to say:

To pay to said mortgagee, its successors or assigns, every two (2) weeks, commencing on the day of the date hereof the sum one dollar, as bi-weekly dues, on each of said two (2) shares of stock as provided by the constitution and by-laws of said body corporate, also to pay to said mortgagee every two (2) weeks the sum of eighty cents, on each of said shares of stock, as interest or compensation to said body corporate, for the advance made on said shares prior to their completion as aforesaid; to pay all ground rent, taxes and assessments for which the property hereby mortgaged may become liable when payable; also all water-rent payable thereon, and to exhibit to the proper officer of said mortgagee receipts for such ground-rent, water-rent, taxes and assessments, within thirty days after they shall respectively become due and payable; to pay all fines that may be imposed on said mortgagee, in accordance with the provisions of its constitution, and to keep the improvements of said

ground fully insured from loss by fire, for the use and benefit of said mortgagee, to such an amount, not exceeding the sum advanced as aforesaid, and in such insurance company, as may be required by said mortgagee, and to deliver the policy of such insurance to said mortgagee.

All of which payments shall continue to be made, and all of which covenants shall continue in force until the bi-weekly dues aforesaid, and the pro-rata dividend of profits of said body corporate, to which said shares shall be entitled shall have fully paid up and completed said two (2) shares of stock; and a proportionate part of any loss said body corporate may sustain before the completion of said shares as aforesaid.

And said mortgagor consents that a decree may be passed for the sale of said property under the provisions of sections 782 to 792, inclusive, of Article 4, of the Public Local Laws of the Maryland Code, or any amendment thereof, or any supplement thereto, or under the provisions of any law or laws of the State of Maryland relating to mortgages; such sale to take place at any time after a failure by said mortgagor to perform any of the foregoing covenants, shall have continued for six (6) months.

(Witness the hand and seal of said mortgagor.

Kate her + mark Kerns, (Seal)

Witness:-

James McEdgar

Geo. McCaffray.