EXHIBIT NO. 5

The STATE OF MARYLAND

To Gail L. Cutshall
AND
Edward L. Stitely
Greeting:

This is to authorize you jointly to appraise the Real Estate of James Alfred Arnold late of Frederick County, deceased, as far as the same shall come to your sight and knowledge, each of you having first taken the oath hereto annexed, a certificate whereof you are to return annexed to an Inventory of the said Real Estate by you appraised in dollars and cents; and in the said Inventory you are to set down in column or columns opposite to each article the value thereof.

Witness, Pinkney A. Richardson Esquire, Chief Justice of the Orphans' Court for Frederick County, this 5 day of September in the year of our Lord one thousand nine hundred and 39.

TEST:

Roy L. Leatherman
Register of Wills for Frederick County

We, Gail L. Cutshall and Edward L. Stitely in the presence of Almighty God, do solemnly promise and declare, that we will well and truly without prejudice or partiality, value and appraise Real Estate of James Alfred Arnold late of Frederick County, deceased, so far as the same shall come to our sight and knowledge, and will in all respects perform our duty as appraisers to the best of our skill and judgment.

Gail L. Cutshall
Edward L. Stitely
Appraisers.

I hereby certify that the aforegoing oath was taken and subscribed to by the said Gail L. Cutshall and Edward L. Stitely before the undersigned Notary Public of the State of Maryland, in and for Frederick County, duly commissioned and qualified according to law, this 17th day of October in the year of our Lord one thousand nine hundred and thirty-nine

Melvin J. Anders
Notary Public for Frederick County

(SEAL)