

EXHIBIT 3

HOWARD R. STEPLER, JR.,
ASSIGNEE OF ALBERT K. ROSS,
ASSIGNEE OF KEY FEDERAL
SAVINGS AND LOAN ASSOCIATION,
UNDER MORTGAGE FROM
ALFRED G. MACKLEY AND
BARBARA J. MACKLEY, HIS WIFE,
TO KEY FEDERAL SAVINGS & LOAN
ASSOCIATION

* NO. 24,779 EQUITY
* IN THE
* CIRCUIT COURT
* FOR
* FREDERICK COUNTY,
* MARYLAND

ON
PETITION

* * * * *

AFFIDAVIT OF PURCHASER

STATE OF MARYLAND, FREDERICK COUNTY, SS:

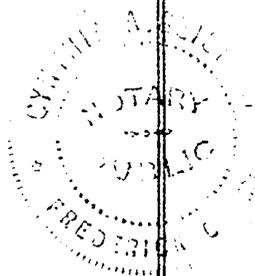
Before me, the undersigned, a Notary Public in and for the State and County aforesaid, personally appeared Albert K. Ross and being first duly sworn stated that he submitted a bid of Twenty Six Thousand Dollars (\$26,000.00) for the real estate described in Equity No. 24,779; that at the time of the bid he was not acting as agent for anyone; that no other person or persons are interested as principals; and that he has not directly or indirectly discouraged anyone from bidding for the said property.

Albert K. Ross

WITNESS my hand and Notarial Seal this 14th day of August, 1974.

Cynthia A. Geisbert

Notary Public
Cynthia A. Geisbert



Filed August 29, 1974