

23. Governing Law. This Deed of Trust, the Note and the debt represented thereby shall be governed by the laws of the State of Maryland.

24. Notice. Any notice required or permitted to be given hereunder shall be deemed given when deposited in the United States mail, addressed to the party to be notified at the address set out below or at such other address as the party to be notified shall have previously given the other party by similar notice, that is to say:

If to Noteholder: Metropolitan Mortgage Fund, Inc.
500 Montgomery Street
Alexandria, Virginia 22314

If to Grantor:

25. Use of Words and Covenants. That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall include all other genders; and the terms "holder" and "Noteholder" shall include any payee of the indebtedness hereby secured or any transferee thereof by operation of law or otherwise.

WITNESS the following signatures and seals.

Robert E. Myers (SEAL)
Robert E. Myers (SEAL)
Barbara J. Myers (SEAL)
Barbara J. Myers (SEAL)

WITNESS:

Elizabeth M. Tripp
(as to both)

INDEXED

STATE OF MARYLAND
FREDERICK COUNTY
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STATE OF MARYLAND)
COUNTY OF MONTGOMERY)

To Wit:

On this 14th day of December, 19 73, before me, _____ the undersigned officer, personally appeared Robert E. Myers and Barbara J. Myers known to me (or satisfactorily proven) to be the person(s) whose name(s) is (are) subscribed to the within instrument and acknowledged that the y executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

(NOTARIAL SEAL)
My Commission expires: July 1, 1974

Elizabeth M. Tripp
Notary Public
ELIZABETH M. TRIPP

STATE OF Virginia)
COUNTY OF City of Alexandria)

To Wit:

I HEREBY CERTIFY that on this 14th day of December, 19 73, before me, the subscriber, a notary public in and for the City & State aforesaid, personally appeared R. Marshall Fitton, Ex. Vice-President and made oath in due form of law that he is Ex. Vice-President of the party secured by the foregoing Deed of Trust and that the consideration set forth in the foregoing Deed of Trust is true and bona fide as therein set forth; and that the amount of the loan which the foregoing Deed of Trust has been given to secure was paid over and disbursed by the party secured to the borrower or to the person responsible for the disbursement of funds in the closing transaction at a time no later than the final and complete execution of the foregoing Deed of Trust.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

(NOTARIAL SEAL)
My Commission expires: December 6, 1976

Winfred O. Malcom
Notary Public
Winfred O. Malcom

THIS IS TO CERTIFY that the within instrument was prepared by or under the supervision of the undersigned, an attorney duly admitted to practice before the Court of Appeals of Maryland.

Elizabeth M. Tripp
ELIZABETH M. TRIPP

Dec. 28, 1973