Exhibit No. 4

ASSIGNEE'S SALE

of valuable fee simple, improved real property located at or near the intersection of U.S. Route 15 and Fish Hatchery Road, in the Lewistown Election District, Frederick County, Maryland.

Under and by virtue of the power of sale contained in a mortgage from Floyd L. Graham and Gale F. Graham, dated October 11, 1973, and recorded in Liber 925 folio 304, one of the Land Records of Frederick County, Maryland, said mortgage being in default and having been assigned to Benjamin B. Rosenstock for the purpose of foreclosure, the said Assignee will offer for sale at public auction at the Court House door in the City of Frederick, Maryland, on

MONDAY, OCTOBER 6, 1975

AT 11:00 A.M.

All of the hereinafter described real estate, improvements, equipment and furnishings located on said premises, described as follows:

All those tracts or parcels of land as shown and designated as Lot No. 1, containing 0.805 acre, more or less; Lot No. 2, containing 9.269 acres, more or less; Lot No. 3, containing 15.884 acres, more or less; and Lot No. 4, containing 19.706 acres, more or less, on a Plat of "Lewistown II" prepared by Sutcliffe & Associates, dated October 14, 1970, and recorded among the Land Records of Frederick County, Maryland, in Plat Book 6, page 87; saving and excepting there from the portion of said lots which is shown within the rights-of-way lines of Leatherman Road and U.S. Highway #15, as shown on State Roads Commission Plats Nos. 41495 and 41496: Lots Nos. 1, 2 and 3, aforesaid, being the same real estate described in a deed dated September 25, 1972, from Helen Stewart unto Floyd L. Graham and Gale F. Graham, recorded in Liber 890, folio 526, one of the Land Records of Frederick County, Maryland, and Lot No. 4, aforesaid, being the same real estate described in a deed dated October 11, 1973, from Floyd L. Graham unto Gale F. Graham and Floyd L. Graham, recorded in Liber 925 folio 302, one of the Land Records of Frederick County, Maryland.

The buildings and improvements to be sold with the aforesaid real estate being described as a 35'x56' frame bank barn with metal roof, said bank barn having suffered severe wind damage and is not useable; a 20'x50' frame garage shed building; a 18'x30' summer kitchen; a 14'x18' cinder block dairy building with metal roof; a 22'x45' frame loafing shed with metal roof (used for storage); a 16'x28' frame utility building with metal roof; and a 12'x36' cinder block silo (unused) in poor condition.

TAKE NOTICE: The modern, 24'x30' frame vacation type cottage located on the premises is NOT part of the improvements being sold with the aforesaid real property. The said vacation type cottage is being sold separately on the same date at 11:30 A.M. and must be removed from the premises within thirty (30) days from date of purchase at the purchasers expense, all as will more fully appear in an advertisement published simultaneously herewith.

TERMS OF SALE: A deposit of 10 per cent of the purchase price in cash or check acceptable to Assignee will be required of the said purchaser at the time and place of sale and the balance of said purchase price to be paid upon ratification of the sale by Circuit Court for Frederick County, Maryland. The vacation-type cottage located on the subject premises is being sold separately on the same date at 11:30 A.M. and must be removed from the premises within thirty (30) days from the day of purchase at the purchasers expense. Taxes will be adjusted to the date of sale and expenses of conveyancing will be paid by the purchaser. Assignee reserves the right to withdraw the herein property from sale at any time.

BENJAMIN B. ROSENSTOCK
Assignee

Peyton Paul Phillips
Attorney for Assignee
100 West Church Street
Frederick, Maryland 21701

EMMERT BOWLUS
Auctioneer
102 West Church Street
Frederick, Maryland 21701
(301) 662-1881

Peyton Paul Phillips

C. Edward Keefer, Jr.

PURCHASER
C. Edward Keefer, Jr. agent for
Farmers & Mechanics National Bank

Receipt of the required deposit is hereby acknowledged.

Peyton Paul Phillips

Exhibit 4
Trial Date 8/19/75

ROSENSTOCK, BURGEE, BOWER & PHILLIPS, P.A., FREDERICK, MARYLAND