EXHIBIT NO. 5.

TRUSTEE'S SALE

of valuable, improved and unimproved real estate located in Irongate Subdivision, Braddock Election District, Frederick County, Maryland.

By virtue of the power and authority contained in Deeds of Trust from William M. Reidy and Mary Elaine Reidy, husband and wife, dated June 24, 1977, and February 15, 1978, and recorded among the Land Records of Frederick County, Maryland, in Liber 1022, folio 370 and Liber 1042, folio 467, the undersigned Substitute Trustee will offer for sale at the Court House door, Frederick, Maryland, on

WEDNESDAY, AUGUST 2, 1978
AT 11:00 A.M.

all of the land described in said Deeds of Trust, to wit:

PARCEL NO. 1: All that lot or parcel of land situate, lying and being in the Braddock Election District, Frederick County, Maryland, being more particularly known and designated as Lot No. 14, as shown on a Plat of Subdivision entitled "Irongate", recorded among the Plat Records of Frederick County, Maryland, in Plat Book 9, folio 81.

BEING all and the same real estate that was described in a deed unto William M. Reidy and Mary Elaine Reidy, husband and wife, dated June 20, 1977, and recorded among the Land Records of Frederick County, Maryland, in Liber 1022, folio 367.

The improvements on the said Parcel No. 1 consist of a partially completed two-story brick dwelling comprising 2700 square feet, more or less, and containing 9 rooms, 3 baths, attached two-car garage. The interior has rough dry wall, subfloors, rough electric and plumbing, heat pump on sight but not connected.

PARCEL NO. 2: All that piece or parcel of land situate, lying and being in the Braddock Election District, Frederick County, Maryland, and being known and designated as Lot No. 13, as shown on a Plat of Subdivision entitled "Irongate," and recorded among the Plat Records of Frederick County, Maryland, in Plat Book 9, folio 81.

BEING part of all that real estate that was conveyed unto William M. Reidy and Mary Elaine Reidy, husband and wife, by deed dated September 1, 1977, and recorded among the Land Records of Frederick County, Maryland, in Liber 1029, folio 139.

The said Parcel No. 2 is unimproved.

PARCEL NO. 3: All that piece or parcel of land situate, lying and being in the Braddock Election District, Frederick County, Maryland, and being known and designated as Lot No. 15, as shown on a Plat of Subdivision entitled "Irongate", and recorded among the Plat Records of Frederick County, Maryland, in Plat Book 9, folio 81.

BEING part of all that real estate that was conveyed unto William M. Reidy and Mary Elaine Reidy, husband and wife, by deed dated September 1, 1977, and recorded among the Land Records of Frederick County, Maryland, in Liber 1029, folio 139.

The said Parcel No. 3 is unimproved.

PARCEL NO. 4: All that piece or parcel of land situate, lying and being in the Braddock Election District, Frederick County, Maryland, and being known and designated as Lot. No. 20, as shown on a Plat of Subdivision entitled "Irongate", and recorded among the Plat Records of Frederick County, Maryland, in Plat Book 9, folio 81.

BEING part of all that real estate that was conveyed unto William M. Reidy and Mary Elaine Reidy, husband and wife, by deed dated September 1, 1977, and recorded among the Land Records of Frederick County, Maryland, in Liber 1029, folio 139.

The said Parcel No. 4 is unimproved.

PARCEL NO. 5: All that piece or parcel of land situate, lying and being in the Braddock Election District, Frederick County, Maryland, and being known and designated as Lot No. 22, as shown on a Plat of Subdivision entitled "Irongate", and recorded among the Plat Records of Frederick County, Maryland, in Plat Book 9, folio 81.

BEING part of all that real estate that was conveyed unto William M. Reidy and Mary Elaine Reidy, husband and wife, by deed dated September 1, 1977, and recorded among the Land Records of Frederick County, Maryland, in Liber 1029, folio 139.

The said Parcel No. 5 is unimproved.

PARCEL NO. 6: All that piece or parcel of land situate, lying and being in the Braddock Election District, Frederick County, Maryland, and being known and designated as Lot No. 23, as shown on a Plat of Subdivision entitled "Irongate", and recorded among the Plat Records of Frederick County, Maryland, in Plat Book 9, folio 81.

BEING part of all that real estate that was conveyed unto William M. Reidy and Mary Elaine Reidy, husband and wife, by deed dated September 1, 1977, and recorded among the Land Records of Frederick County, Maryland, in Liber 1029, folio 139.

The said Parcel No. 6 is unimproved.

TERMS OF SALE: Each of the individual lots listed above will be sold separately until the indebtedness has been satisfied starting with Parcel No. 1. A deposit of 10% of the purchase price will be required of the purchaser(s) in cash or certified check payable to the Substitute Trustee at the time of sale for each lot. The balance of the purchase price shall be paid within ten (10) business days after the ratification of the sale by the Circuit Court for Frederick County with interest to be paid at the rate of 9% per annum on the unpaid balance of the purchase price from the date of sale to the date of final settlement. All costs of conveyancing, revenue stamps and transfer taxes are to be borne by the purchaser or purchasers. All state and county real estate taxes and other public charges shall be adjusted as of the date of sale. Each individual lot will be sold subject to all recorded restrictions, convenants and agreements. The Substitute Trustee reserves the right to withdraw the hereindescribed property from sale at any time. For additional information contact the Substitute Trustee.

HOWARD R. STEPLER, JR.
Substitute Trustee

Mary Ann Stepler
STEPLER & STEPLER
18 West Church Street
Frederick, Maryland 21701
662-6304
EMMERT R. BOWLUS
Auctioneer

STEPLER AND S
ATTORNEYS A
18 WEST CHURCH
FREDERICK, MD.
(301) 662-6

ACKNOWLEDGMENT OF PURCHASE

We do (does) hereby acknowledge that we have (has) purchased the real estate described in the advertisement attached hereto as Parcel No. 2, at and for the sum of Thirteen Thousand ---------- Dollars ($ 13,000.00), the sum of One Thousand Three Hundred ---------- Dollars ($1,300.00) having been paid this date and the balance of Eleven Thousand Seven Hundred ---------- Dollars ($11,700.00 being due and payable at the time of final settlement and we do (does) further covenant and agree that we will comply with the terms of sale as expressed in the advertisement attached hereto.

WITNESS _____ hand(s) and seal(s) this 2nd day of August 1978.

FREDERICKTOWN BANK & TRUST CO. (SEAL)

By C. Monroe Keeney V.P. (SEAL)
C. Monroe Keeney, Vice President
Purchaser(s)

WITNESS:

Mary E. Thompson
Mary E. Thompson

Exhibit 5
Filed August 11, 1978