

STATE OF MARYLAND,

FREDERICK COUNTY, to-wit:

I hereby certify that the foregoing is a true copy of the Original Deed of Trust from Joseph Mark Zduriencik to Robert N. Reeves, Trustee et al.

as Recorded in Book 1028 Pages 690 - 693 one of the land Records of Frederick County, Maryland.

In Testimony Whereof, I hereto subscribe my name and affix the Seal of the Circuit Court for Frederick County, at Frederick, Maryland, this22nd day ofMay..... A. D., 1979.....

Charles C. Miller

Clerk of the Circuit Court for Frederick County, Maryland

together with all the improvements thereon, and all and every the easements, rights, ways, waters and advantages to the same belonging, or thereto in anywise appertaining, and all fixtures now or hereafter attached to or used in connection with the Property including but not limited to those for the purpose of supplying or distributing heating, cooling, electricity, natural gas, water, air and light and including, but not limited to, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, washers, dryers, awnings, screens, blinds, shades, storm windows, storm doors, antennas, attached floor coverings, trees and plants including replacements to all of the foregoing, and all the estate, right, title, interest, and claim, either at law or in equity, or otherwise however, of the Borrowers, in, to, or out of the said land and premises; and all of the foregoing, together with said property, are herein referred to as the "Property".

IN AND UPON THE TRUSTS, NEVERTHELESS, hereinafter declared, that is to say: IN TRUST to permit said Borrower, or assigns as hereinafter provided, to use and occupy the said described Property, and the rents, issues and profits thereof as hereinafter provided, to take, have, and apply to and for such Borrower's sole use and benefit, until such time when the