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STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 18th day of May, 1978, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared , of Maranatha Construction Co., Inc., and acknowledged the above and aforegoing deed of trust to be their act and deed. on behalf of said corporation.

Wayne L. Eyler
Notary Public

STATE OF MARYLAND, FREDERICK COUNTY, TO WIT: Wayne L. Eyler

I hereby certify that on this 18th day of May, 1978, before me, the Subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Howard J. Smith, Jr. and Katherine D. Smith, his wife, Robert C. Daiker and Dawn A. Daiker, his wife, and Dale C. Ericson and Martha I. Ericson, his wife, and they each acknowledged the aforegoing Deed of Trust to be their respective act and deed.

WITNESS my hand and Notarial Seal.

Wayne L. Eyler
Wayne L. Eyler Notary Public

My commission expires July 1, 1978.

STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 18th day of May, 1978, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared M. Margaret Gardner, Treasurer, the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in said deed of trust ($120,610.00) is true and bona fide as therein set forth.; and further that the amount of the loan which said Deed of Trust has been given to secure was paid over and disbursed by the party secured by the Deed of Trust to either the borrowers or to the party responsbile for disbursement of the funds in the closing transaction or their respective agent at a time no later than the final and complete execution and delivery by the Borrowers of the Deed of Trust, and further that he is the duly authorized agent of Fredericktown Bank and Trust Company and has authority to make this affidavit.

Wayne L. Eyler
Wayne L. Eyler Notary Public

DEED OF TRUST

MARANATHA CONSTRUCTION CO., INC.,
et al

TO

Robert E. Gearinger and
C. Monroe Keeney, Trustees for
Fredericktown Bank and Trust Company

ROLLINS, WENNER AND PRICE
ATTORNEYS AT LAW
FREDERICK, MARYLAND 21701

STATE OF MARYLAND
FREDERICK COUNTY
RECEIVED FOR RECORD

MAY 23 4 02 PM '78
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CHARLES E. KELLER, CLERK