

13. If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended to conform thereto.

14. H: specially warrants the property herein conveyed and that he will execute such further assurances thereof as may be required.

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, and the use of any gender shall be applicable to all genders and the term "holder of the said note" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the parties of the first part on the day and year first above written.

Witness	<i>Allan R. Bignall</i>	[SEAL]
<i>Carol A. Hahn</i>	Allan R. Bignall	
<i>as to both</i>	<i>Kathryn B. Bignall</i>	[SEAL]
	Kathryn B. Bignall	
		[SEAL]
		[SEAL]

STATE OF MARYLAND, COUNTY OF FREDERICK to wit:

I HEREBY CERTIFY, That on this 24th day of February, 1978, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County of Frederick aforesaid, personally appeared Allan R. Bignall and

Kathryn R. Bignall and they acknowledged the foregoing deed to be their act.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year aforesaid.

Carol A. Hahn
Carol A. Hahn Notary Public.

I HEREBY CERTIFY that on this 24th day of February, 1978, before me, the subscriber, a Notary Public in and for Frederick County, State of Maryland personally appeared Seymour B. Stern, Attorney and an agent of Steed Mortgage Company, a body corporate 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 (\$ 36,000.) is true and bona fide as therein set forth; and that the loan sum secured hereby has been paid over and disbursed by the Party secured hereby unto the within named party of the first part or the person responsible for the disbursement of funds in the closing transaction or their respective agent at a time no later than the final and complete execution and delivery by the borrower and also make oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit.

AS WITNESS: my hand and notarial seal.

My commission expires 7-01-78

Carol A. Hahn
Carol A. Hahn Notary Public.

STATE OF MARYLAND
FREDERICK COUNTY
RECEIVED FOR RECORD
FEB 27 12 24 PM '78
LIBER 1043 10110
LAND CLERK

FEB 27 1978

STATE OF MARYLAND

Deed of Trust

ALLAN R. BIGNALL AND
KATHRYN B. BIGNALL, his wf.

TO INDEXED

JUN 14 1973

WILLIAM S. STEED and
CHARLES M. JANES
Trustee. S

RECEIVED FOR RECORD on the

INDEXED day of

A.D. 19 , at o'clock M.,
and recorded in Liber No. at folio

Examined by the Land Records
FREDERICK COUNTY
RECORDS

JUN 14 1 55 PM '78
RECORDED

LAND CLERK
CHARLES M. JAMES