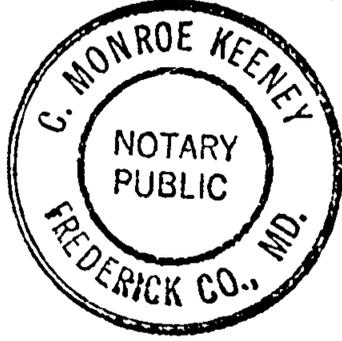


STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 11th day of September, 1976 before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared Lester George Oberhaus and Janice Swanson Oberhaus, his wife, and acknowledged the above and foregoing deed of trust to be their act and deed.

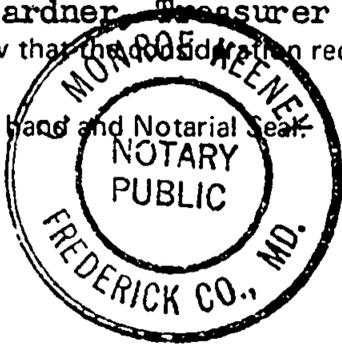


C. Monroe Keeney
Notary Public
C. Monroe Keeney

STATE OF MARYLAND, FREDERICK COUNTY, TO-WIT:

I hereby certify that on this 11th day of September, 1976, before me, the Subscriber, a Notary Public for the State of Maryland, in and for Frederick County, personally appeared M. Margaret Gardner, Treasurer of _____, the party secured by the foregoing Deed of Trust, and made oath in due form of law that the recited in said deed of trust (\$46,000.00) is true and bona fide as therein set forth.

WITNESS my hand and Notarial Seal.



C. Monroe Keeney
Notary Public
C. Monroe Keeney

SEP 20 1976

DEED OF TRUST

LESTER GEORGE OBERHAUS and

JANICE SWANSON OBERHAUS, his wife

TO

FREDERICKTOWN BANK & TRUST COMPANY,

a body corporate

INDEXED

STATE OF MARYLAND
FREDERICK COUNTY
RECEIVED

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CHARLES A. CLERK, CLERK