

Frederick

~~XXXXXXXX~~ State of 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 the estate, right, title, interest, and claim, either at law or in equity, or otherwise however, of the parties of the first part of, in, to, or out of the said land and premises, known and distinguished as:

Lot 4, Section 1, CHESTER DAVIS SUBDIVISION according to the plat thereof recorded in Liber 936 at Folio 162 among the land records of Frederick County, Maryland.

0051\*\*\*\* 502427 A 76-11 130  
00264.00\*\*\*\* 264306 A 76-11 130

In And Upon The Trusts, Nevertheless, hereinafter declared; that is to say: In Trust to permit said parties of the first part hereto, their heirs or assigns, to use and occupy the said described land and premises, and the rents, issues, and profits thereof to take, have, and apply to and for their sole use and benefit, (except that no sod or trees shall be removed from said lands and premises) until default be made in the payment of the promissory note hereby secured or any installment of interest thereon, when and as the same shall become due and payable, or any proper cost or expense in and about the same as hereinafter provided.

And upon the full payment of all of said note and the interest thereon, and all moneys advanced or expended as herein provided, and all other proper costs, charges, commissions, half-commissions, and expenses, at any time before the sale hereinafter provided for, to release and reconvey the said described premises unto the said parties of the first part, their heirs or assigns, at his cost.

And it is agreed that the holder from time to time of the indebtedness hereby secured or the person making final payment thereof has the irrevocable power to substitute without cause or notice, a trustee or trustees in the place and stead of any trustee or trustees named herein, or acting herein as trustee, by filing for record in the office where these presents are recorded a "Deed of Substitute Appointment"; and that said substitute trustee or trustees so named shall have and be vested with the same title and powers as are had by the second parties hereto at the time of execution hereof. Said trustees shall be entitled to receive not more than \$7.50 each for each Deed of Release executed by either or all of them.

And the first parties hereto do hereby agree to the payment of a reasonable fee to the trustees named herein for the execution by said trustees of any papers, that may from time to time be required.

And the first parties hereto agree that in the event the title to the hereinabove described land shall become vested in any one other than the undersigned by deed, contract, mortgage, deed of trust or otherwise, then, and in that event, the entire balance of principal and accrued interest shall be payable in full at the option of the noteholder, its successors and assigns.

And Parties of the first part by their execution of this Deed of Trust certify that prior to such execution they have received both a fully executed agreement as to the contractual rate of interest and a loan disclosure statement relating to this transaction as required by Article 20 of the Annotated Code of Maryland, Title 12, COMMERCIAL LAW, State of Maryland.