

5. That the Defendant is not subject to the provisions of the Soldiers and Sailors Relief Act of 1940, as amended.

Gregory W. Smith

GREGORY W. SMITH

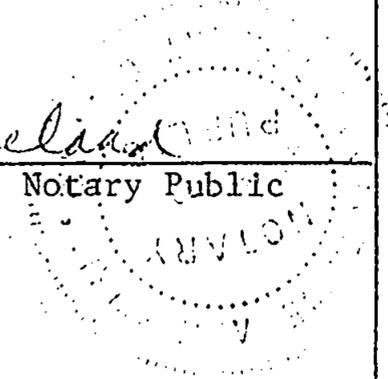
STATE OF MARYLAND)
COUNTY OF MONTGOMERY) ss:

I HEREBY CERTIFY that on this 12th day of January, 1981, before me, the subscriber, a Notary Public in and for the jurisdiction aforesaid, personally appeared in said jurisdiction GREGORY W. SMITH, personally well known to me and known to me to be the agent of County Federal Savings and Loan Association of Rockville, and first being duly sworn, stated under oath in due form of law that the matters and things contained in the foregoing Affidavit are true.

IN WITNESS WHEREOF, I have hereunto set my hand and Notarial Seal the year and day first above written.

Ernestine A. Maclean

Notary Public

A circular notary seal for Ernestine A. Maclean, Notary Public, with the word "NOTARY" visible in the center.

My commission expires: 7/1/82.

Filed January 14, 1981