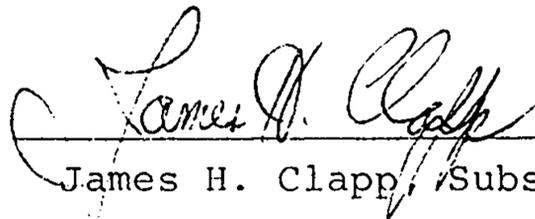


JAMES H. CLAPP, SUBSTITUTED TRUSTEE : EQUITY NO. 31,119
 IN DEED OF TRUST FROM ROBERT D.
 LAMBERT, JR. AND ARBANA W. LAMBERT, : IN THE CIRCUIT COURT
 HIS WIFE, TO J. WILLIAM BROSIUS AND :
 JAMES McSHERRY :
 : FOR FREDERICK COUNTY

TRUSTEE'S AFFIDAVIT

I, James H. Clapp, having been appointed Substituted Trustee in connection with the captioned real estate foreclosure proceedings, hereby make oath as follows:

1. That I was personally in attendance at the auction of the real property referred to in this proceeding which sale was held at 11:00 a.m. on Friday, April 24, 1981 at the Courthouse Door, Frederick City, Frederick County, Maryland;
2. That I have personally reviewed the Report of Sale submitted herewith and believe it to be true and correct; and
3. That in my opinion the said auction was fair in all respects.

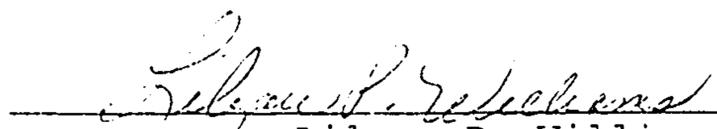


 James H. Clapp, Substituted Trustee

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 30th day of April, 1981 before me, a Notary Public of the State and County aforesaid, personally appeared James H. Clapp, Substituted Trustee in the above entitled cause and made oath in due form of law that the matters and facts set forth in the foregoing Report of Sale are true, as therein stated and that said sale was fairly made.

WITNESS MY HAND AND NOTARIAL SEAL.



 Lilyan P. Williams
 NOTARY PUBLIC

My Commission Expires: July 1, 1982

Filed May 1, 1981