

additional advances as may be made hereunder in accordance with the terms hereof and of the Deed of Trust securing this Note, without notice, and each hereby waives demand, presentment for payment, notice of non-payment and protest, and any and all notices of whatever kind or nature, and the exhaustion of legal remedies hereon.

This Note is secured by a Deed of Trust of even date herewith, which said Deed of Trust is intended to secure the original obligation evidenced by this Note and all additional advances which may be made in accordance with the terms hereof and of the provisions of the said Deed of Trust, and this Note may be accelerated by the provisions of the said Deed of Trust and, in case of default in performance of any of the terms and conditions of this Note, Building Loan Agreement, or the Deed of Trust securing the same, I, or we, agree to pay all expenses, including reasonable attorney's fees, that may be incurred in collecting this Note, or any unpaid portion thereof.

If equitable title to the property securing this Note be acquired by any person, persons, partnerships or corporation, other than the undersigned, by grant, assignment, or operation of law, or in any other manner, without the written consent of said holder, or should the same be encumbered by the undersigned (his, its or their heirs), personal representative, successors or assigns, without said holder's written consent, then the whole of the unpaid balance of the indebtedness, and any advances, plus interest and other charges, shall immediately become due and payable, at the option of the said holder.

I, or we, hereby waive the benefit of homestead exemption as to this obligation.

UNITED BUILDING CORPORATION

By: John O. Freeman
John O. Freeman, President

CERTIFICATE OF IDENTIFICATION

This is to certify that this is the Note described in and secured by a certain Deed of Trust, bearing even date herewith, conveying property in FREDERICK County, MARYLAND described as Lot 4, Block L and Lots 5 and 10, Block J, PLAT II, SECTION I, SHERWOOD FOREST to JEROME P. GRIFFIN and JAMES L. TRIMBLE trustees.

My Commission Expires:

7/1/82

John O. Freeman
NOTARY PUBLIC

FOR VALUE RECEIVED, the undersigned hereby guarantees the payment of the principal and interest of the within note when and as the same shall become due and payable, hereby expressly waiving demand, notice and protest, and notice of the acceptance of this guarantee.

John O. Freeman
JOHN O. FREEMAN
Barbara S. Freeman
BARBARA S. FREEMAN