

13. If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended to conform thereto.

14. He specially warrants the property herein conveyed and that he will execute such further assurances thereof as may be required.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders and the term "holder of the said note" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the parties of the first part on the day and year first above written.

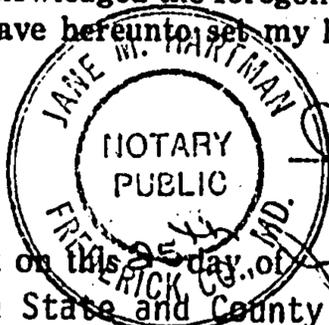
Witness:
Jane M. Hartman
JANE M. HARTMAN

Harry Russell Bissett, Jr. [SEAL]
HARRY RUSSELL BISSETT, JR.
Rose Marie Bissett [SEAL]
ROSE MARIE BISSETT
[SEAL]
[SEAL]

STATE OF MARYLAND, FREDERICK COUNTY

to wit:

I HEREBY CERTIFY, That on this 25th day of January, 1979, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County aforesaid aforesaid, personally appeared Harry Russell Bissett, Jr. and Rose Marie Bissett, his wife, and they acknowledged the foregoing deed to be their act. IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year aforesaid.

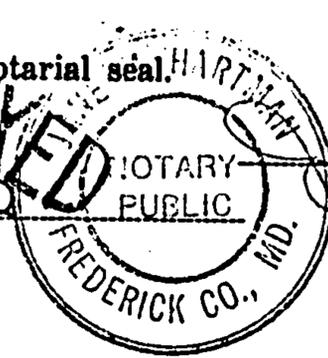


Jane M. Hartman
JANE M. HARTMAN Notary Public.

JAN 26 1979

I HEREBY CERTIFY that on this 25th day of January, 1979, before me, the subscriber, a Notary Public in and for the State and County aforesaid personally appeared Ralph L. Gastley, Jr. an Agent of THE CAREY WINSTON COMPANY the party secured by the foregoing Mortgage, and made oath in due form of law that the consideration recited in said mortgage (\$ 61,000.00) is true and bona fide as therein set forth; and that the loan sum secured hereby has been paid over and disbursed by the Party secured hereby unto the within named mortgagor(s) or the person responsible for the disbursement of funds in the closing transaction or their respective agent at a time no later than the execution and delivery of this Mortgage by the borrower and also make oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit.

AS WITNESS: my hand and notarial seal.



Jane M. Hartman
JANE M. HARTMAN Notary Public.

My commission expires 7-1-82

STATE OF MARYLAND

Deed of Trust

TO

Trustee.

RECEIVED FOR RECORD on the

day of

Jan. 19, at 10 o'clock M., at folio

and recorded in Liber No.

one of the Land Records.

STATE OF MARYLAND
FREDERICK COUNTY
RECEIVED FOR RECORD

Examined by

JAN 26 10 04 AM '79
LINER 1073 FOLIO 1008
LAND 13
CHARLES C. KELLER, CLERK