

Book 1162 p. 924 A

THIS DEED OF APPOINTMENT made and entered into on the 1st day of Dec., 1981, by and between EVANS FINANCIAL CORP. and RONALD M. NADITCH.

WHEREAS, by Deed of Trust dated May 21, 1980, the property located in Frederick County, Maryland, and more particularly described as Lot 23, as shown on Plat entitled Section Four, Lots 20, 22-24, 26 and 27, Kolban, said plat being recorded among the Plat Records of Frederick County, Maryland, in Plat Book 19, folio 64, was conveyed by Scott D. Odgers and Frances K. Johnson to John E. Sandbower and Joseph M. Roulhac, as trustees for Evans Financial Company;

WHEREAS, the said Deed of Trust was recorded among the Land Records of Frederick County in Liber 1116, folio 669;

WHEREAS, the said Deed of Trust was executed to secure a debt to Evans Financial Company, therein referred to as "Beneficiary", in the amount of One Hundred Fourteen Thousand Five Hundred Dollars (\$114,500.00);

WHEREAS, the Beneficiary named in the Deed of Trust was given the irrevocable power, by Paragraph Sixteen, to appoint a substitute Trustee;

WHEREAS, the Beneficiary hereby exercises its power and appoints RONALD M. NADITCH as its attorney and Substitute Trustee for the purpose of foreclosing on the property described herein and in the aforementioned Deed of Trust.

EVANS FINANCIAL CORP.

Ronald M. Naditch
Witness

R. B. [Signature]
For Evans Financial Company

STATE OF PENNSYLVANIA, MONTGOMERY COUNTY, to wit:

I HEREBY CERTIFY that on the 1st day of Dec., 1981, before

LAW OFFICES RONALD M. NADITCH 49 CORNHILL STREET, ANNAPOLIS, MD. 21403

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