

Exhibit A

No. 29,087 Equity
No. 30,769 & 525
32,732 Equity

DEED OF TRUST

Record for Record June 15 1978 At 11:00 'clk A.M Same Day Recorded & Ex'd per Charles C. Keller, CLK

THIS PURCHASE MONEY DEED OF TRUST is made this 14 day of June 1978, among the Grantor, Richard A. Cooling (herein "Borrower"), Donald W. Crawford (herein "Trustee"), and the Beneficiary, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 100 West Washington Street, Hagerstown, Maryland 21740 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Frederick, State of Maryland:

All that piece or parcel of land situate, lying ~~and being~~ und-Being 305 ***198.00 Middletown Election District, Frederick County, Maryland, and more particularly described as follows:

BEING known and designated as Lot 5, Block A, Section IV, BOLIVAR HEIGHTS, as shown on the plat of subdivision recorded in Plat Book 12, folio 32, one of the Plat Records of Frederick County, Maryland.

BEING part of all that real estate conveyed unto Valley Land Investors, a partnership of Frederick County, Maryland, ~~from~~ from Brace 15704 *****18.00 S. Koogle, et al, by deed dated the 14th day of September, 1972, and recorded in Liber 889, folio 581, one of the Land Records of Frederick County, Maryland.

BEING ALSO all and the same real estate conveyed unto Richard A. Cooling from Valley Land Investors, a partnership of Frederick County, Maryland, by deed of even date herewith and intended to be recorded immediately prior hereto among the Land Records of Frederick County, Maryland.

SUBJECT to the covenants, conditions and restrictions as set forth in the Declaration of Covenants, Conditions and Restrictions for Bolivar Heights Subdivision, dated the 17th day of April, 1974, and recorded in Liber 937, folio 137, one of the Land Records of Frederick County, Maryland.

18.00
198.00
216.00

which has the address of Rt. #1 Middletown, Maryland 21769 (herein "Property Address"); (such property having been purchased in whole or in part with the sums secured hereby.)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note ~~xxx~~ of even date herewith (herein "Note"), in the principal sum of Forty Three Thousand Nine Hundred 00 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2008; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property, if any or as set forth on evidence of title required by and certified to Lender.

Exhibit A filed Aug 5 1982
Nov 10 1980
Exhibit A filed May 29 1979