

EXHIBIT B

**SUBSTITUTE  
TRUSTEE'S SALE  
OF  
VALUABLE FEE SIMPLE  
PROPERTY**

Under and by virtue of the power and authority contained in a certain Deed of Trust from Goshen Estates, Inc., a body corporate of the State of Maryland, to the Trustees therein, dated December 4, 1978 and recorded among the Land Records of Frederick County in Liber 1069, folio 303, default as defined in said Deed having occurred, and at the request of the party secured thereby, the undersigned, Substitute Trustee, will offer for sale at public auction, at the Courthouse Door at 100 West Patrick Street, Frederick, Maryland, on

**WEDNESDAY, FEBRUARY 23, 1983  
AT 11:00 A.M.**

ALL THOSE LOTS situate in the County of Frederick State of Maryland, and described as follows:

Lots Numbered Nineteen (19) and Twenty (20) in Block B, in a subdivision known as and called "Plat 3, Section 2, HORSE SHOE FARM ESTATES" of the Land Records of Frederick County, Maryland, as per plat thereof recorded in Plat Book 17, Plat No. 168.

These lots are unimproved.

The property will be sold subject to conditions, restrictions and agreements of record affecting the same, if any.

TERMS OF SALE: A deposit of \$5,000.00 for each lot, in cash, or by a certified check drawn upon or a cashier's or treasurer's check of a responsible banking institution will be required of the purchaser or purchaser's at the time and place of sale. The balance of the purchase price shall be paid in cash upon final ratification of the sale by the Circuit Court for Frederick County.

Interest at the rate of 10% to be paid on unpaid purchase money from the date of sale to date of settlement. Taxes, water rent, rent and all other public charges and assessments payable on an annual basis, including sanitary and metropolitan district charges and special paving taxes, if any, to be adjusted to date of settlement. Cost of all documentary stamps, State of Maryland and Frederick County transfer taxes and any other charges incident to the recording of the Deed to the purchaser shall be borne by the purchaser.

Terms of sale to be complied with within ten (10) days after final ratification thereof by the Circuit Court for Frederick County; otherwise the deposit shall be forfeited and the property shall be resold at the risk and cost of the defaulting purchaser or purchasers.

**H. REESE SHOEMAKER, JR.  
Substituted Trustees**

James H. Clapp, Esquire  
SHOEMAKER, SMITH AND CLAPP  
124 North Court Street  
Frederick, Maryland 21701  
301-663-8100

DELBERT S. NULL, Auctioneer  
10 W. College Terrace  
Frederick, Md.

ACKNOWLEDGMENT OF PURCHASE

We, the undersigned, hereby agree(s) to have purchased from H. Reese Shoemaker, Jr., Substitute Trustee, in No. 32,807 Equity in the Circuit Court for Frederick County, the real estate described in the attached advertisement of public sale as Lot No. 20 in Block B in accordance with the terms and conditions thereof, at and for the sum of Six Thousand Dollars

(\$6,000.00) of which the sum of Five Thousand Dollars (\$ 5,000.00) is paid simultaneously with the execution hereof.

Howard F. Payne (SEAL.)

Howard F. Payne

Date: February 23, 1983

Witness:

[Signature]

*paid Feb 24, 1983*