

Substituted Trustee for the purpose of foreclosure, in place and
stead of Robert E. Gearinger and C. Monroe Keeney.

IN WITNESS WHEREOF, FREDERICKTOWN BANK & TRUST COMPANY
has caused this Deed of Appointment of Substitute Trustee to be
signed by its President, attested by its Secretary, with its
corporate seal affixed as of the day and year first above
written.

WITNESS:

FREDERICKTOWN BANK & TRUST COMPANY

Sandra M. Gouker

BY: Robert E. Gearinger
Robert E. Gearinger, President

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 4th day of March,
1983, before me, the Subscriber, a Notary Public in and for the
State and County aforesaid, Robert E. Gearinger, President of
Fredericktown Bank & Trust Company and he did acknowledge the
aforegoing Deed of Appointment of Substitute Trustee to be the
act and deed of said Corporation. And at the same time Robert E.
Gearinger made oath in due form of law that he is President of
Fredericktown Bank & Trust Company and duly authorized to make
this acknowledgement.

WITNESS my hand and Notarial Seal.

Sandra M. Gouker
Sandra M. Gouker
Notary Public

My commission expires July 1, 1986.

