

DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES

WHEREAS, Efthemeos N. Efantis and Deborah M. Marshall did by Deed of Trust dated January 30, 1981 and recorded among the Land Records of FREDERICK County, Maryland, in Liber 1138, folio 804, grant and convey to Allan B. Bernstein and Gloria Marie Bernstein certain real estate in said Deed of Trust described, in trust secure to:

the payment of a Promissory Note of even date therewith:

WHEREAS, said Deed of Trust provides that the holder of the Note shall have the power and authority to appoint by an instrument duly executed, acknowledged and recorded among the Land Records aforesaid, substitute trustees in the place and stead of the trustees named therein; and

WHEREAS, First Atlanta Mortgage Corporation is the owner and holder of the Note secured by said Deed of Trust.

NOW, THEREFORE, by virtue of the power and authority contained in said Deed of Trust, the undersigned holder of the indebtedness secured thereby does by these present appoint Robert H. Symonds and Barbara A. Oosterhout, Substitute Trustees under the aforesaid Deed of Trust, in the place and stead of the trustees named therein; and, the said Substitute Trustees shall have all the rights, powers and authority, and be charged with all the duties that were conferred or charged upon the trustees named in said Deed of Trust.

IN WITNES WHEREOF, on this 3rd day of March, 1983, First Atlanta Mortgage Corporation

has caused these presents to be signed in its corporate name by M. T. Whitfield, Vice President and its corporate seal to be hereunto affixed, as as atested to by Gary Turner, Assistant Vice President Secretary.

First Atlanta Mortgage Corporation

M. T. Whitfield  
Vice President, M. T. Whitfield

(SEAL)

Attest:

Gary Turner  
Secretary Gary Turner  
Asst. Vice President

STATE OF GEORGIA

COUNTY OF FULTON

On this 3rd day of March, 1983, before me June Martin, the undersigned officer personally appeared M. T. Whitfield who acknowledges himself to be a Vice President of First Atlanta Mortgage Corporation and that he, as such officer, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as Vice President.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

June Martin  
Notary public

Notary Public, Georgia, State At Large  
My Commission Expires Mar. 29, 1986

Filed April 14, 1983

THIS IS TO CERTIFY that this instrument has been prepared under the supervision of the undersigned who is an attorney duly admitted to practice before the Court of Appeals of Maryland. Barbara A. Oosterhout