

AUG 13 1981

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MAIL TO: GRANTEE

BOOK 1153 PAGE 418

6885

PURCHASE MONEY  
**DEED OF TRUST**

Rec'd for Record Aug 5 1981 At 3:00 o'clock PM Same Day Recorded & Ex'd per Charles C. Keller, Cl

THIS DEED OF TRUST is made this 30th day of July 1981, among the Grantor, MELVIN TAPLIN AND CAROLE TAPLIN, his wife (herein "Borrower"), William L. Kaplin and James N. Wright, Jr. (herein "Trustee"), and the Beneficiary, RYAN FINANCIAL SERVICES, INC., a corporation organized and existing under the laws of the State of Pennsylvania, whose address is 547 Union Trust Bldg. Pittsburgh, Pennsylvania 15219 (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:

Lot numbered Two Hundred Four (204) in a subdivision known as "PLAT THREE, SECTION ONE, FARBROOK", in Frederick Election District No. 2, as per plat thereof recorded in Plat Book 23 at Plat 96.

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which has the address of 5699 Briargrove Court Frederick (Street) (City) Maryland 21701 (herein "Property Address"); (State and Zip Code)

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 dated July 30 1981 (herein "Note"), in the principal sum of Eighty Five Thousand One Hundred Fifty and 00/100 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 August 1, 2011; 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.

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