

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

ATTEST: FREDERICKTOWN BANK & TRUST COMPANY
Elizabeth M. Resnick By: *Robert E. Gearinger* (SEAL)
Robert E. Gearinger, President

WITNESS:
Sandra M. Gouker *Robert E. Gearinger* (SEAL)
Robert E. Gearinger
Sandra M. Gouker *C. Monroe Keeney* (SEAL)
C. Monroe Keeney

TRUSTEES

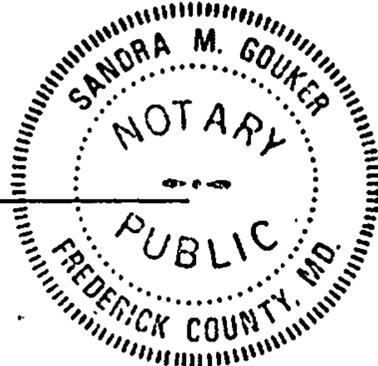
STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 25th day of May, 1984, before me, the Subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Robert E. Gearinger, President of Fredericktown Bank & Trust Company and did acknowledge the foregoing 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 said acknowledgement.

WITNESS my hand and Notarial Seal.

Sandra M. Gouker
Sandra M. Gouker
Notary Public

My commission expires:
July 1, 1986



STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY that on this 25th day of May, 1984, before me, the Subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Robert E. Gearinger and C. Monroe Keeney, Trustees for Fredericktown Bank & Trust Company and each did acknowledge the foregoing Deed of Appointment of Substitute Trustee to be their act and deed.

WITNESS my hand and Notarial Seal.

Sandra M. Gouker
Sandra M. Gouker
Notary Public

My commission expires:
July 1, 1986

