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CITIZENS SAVINGS AND LOAN ASSOCIATION BUILDING

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(301) 585-8400

November 19, 1984

BY CERTIFIED MAIL
RETURN RECEIPT REQUESTED

James Preston Morrison
1403 Key Parkway, #204
Frederick, Maryland 21701

Re: Foreclosure
Unit #204, Phase One-A
Building 1, #1403
KEY PARKWAY EAST CONDOMINIUM

Dear Mr. Morrison:

I am the Substitute Trustee under a deed of trust secured on the above property dated April 27, 1982 and recorded in Book 1170 at Page 234 among the land records for Frederick County, Maryland and in that capacity the deed of trust has been forwarded to me for foreclosure.

The foreclosure sale for this deed of trust will be held at 10:00 a.m. on December 6, 1984 at the front door of the new Court House in Frederick, Maryland. The terms of sale are as follows:

A cash deposit of \$2,500.00 will be required at the time of sale. The balance is payable in cash with interest from date of sale at the rate of 15.25% per annum payable within five days after final ratification of the sale by the Circuit Court for Frederick County, Maryland.

The property is sold subject to covenants, easements, and restrictions of record.