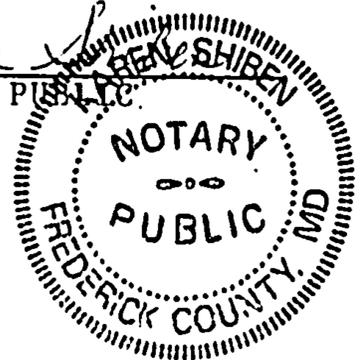


STATE OF MARYLAND,  
COUNTY OF FREDERICK, to wit:

I HEREBY CERTIFY on this 25<sup>th</sup> day of February, 1985  
before me, the Subscriber, a Notary Public in and for the State  
and County aforesaid, personally appeared F. Theodore Elliot,  
Assignee of Judith P. Duggan and Judith P. Dyer, and made oath in  
due form of law that the matters and facts contained in the  
aforegoing Statement of Mortgage Debt are true and correct to the  
best of his knowledge, information and belief.

WITNESS MY HAND AND NOTARIAL SEAL.

*Karen Shiren*  
NOTARY PUBLIC



My Commission Expires:7/1/86