50-102430-5

Deed of Trust Note

$ 18,000.00 Rockville, Maryland December 2, 1965

FOR VALUE RECEIVED, I or we, the undersigned, jointly and severally promise to pay to COUNTY FEDERAL SAVINGS AND LOAN ASSOCIATION OF ROCKVILLE, at its offices in Rockville, Maryland, the sum of

Eighteen Thousand and no/100 ---------- Dollars ($ 18,000.00) and such additional sums as may be advanced hereon by the holder according to the terms of this note to the maker hereof (or to his devisees, heirs or assigns) together with interest from date until paid, at the rate of Six (6%) per centum per annum. Interest shall be calculated monthly on the unpaid balance, said principal and interest to be paid in equal monthly instalments as follows: Interest only shall be payable for a period of one year from date hereof, thereafter, the sum of One Hundred and Nine and 27/100 ---------- Dollars ($ 109.27)

one the 1st day of December, 19 66, and a like amount on the 1st day of each and every month thereafter until this note has been paid in full. Each payment made hereunder shall be credited first on interest then due and the remainder to the unpaid balance of this indebtedness. Any delinquent payments of principal or interest shall bear the rate of interest herein agreed to until paid.

And I, or we, do hereby further agree that in addition to said monthly payment I, or we, will pay to said Association monthly during the time that this indebtedness remains unpaid an amount equal to one-twelfth (1/12) of the annual taxes, assessments and insurance premiums on the property on which this note is secured.

AND IT IS FURTHER AGREED that said Association may, at its exclusive option, advance sums at any time for the payment of taxes, assessments and premiums on fire, windstorm, war damage and other hazard insurance on the property on which this note is secured, and for premiums on any life insurance policy assigned to the Association or wherein the Association is beneficiary and which is held by the Association as additional collateral for the indebtedness hereunder, and any sums so advanced shall be added to the unpaid balance of this indebtedness and shall be due and payable on demand at the option of said Association and bear the rate of interest herein agreed to.

In the event that any monthly payment hereunder shall become overdue for a period in excess of fifteen (15) days, a "late charge" of four (4) cents for each dollar ($1) so overdue may be charged by the holder hereof for the purpose of defraying the expense incident to handling such delinquent payment.

In the event of the failure of the undersigned to pay any monthly instalments when due, or any of the advances made hereunder, the holder hereof shall have the right to declare the entire remaining indebtedness immediately due and payable, and failure to exercise such right shall not constitute a waiver of the right to exercise the same upon any subsequent breach.

The makers, sureties, guarantors and endorsers of this note, jointly and severally, hereby waive notice of and consent to any extensions of this note or any part thereof, and consent to such additional advances as may be made hereunder in accordance with the terms hereof and of the deed of trust securing this note, without notice, and each hereby waives demand, presentment for payment, notice of non-payment and protest, and any and all notices of whatever kind or nature, and the exhaustion of legal remedies hereon.

This note is secured by a deed of trust of even date herewith, which deed of trust note is intended to secure the original obligation evidenced by this note and all additional advances which may be made in accordance with the terms hereof and of the provisions of the said deed of trust note, and in case of default I, or we, agree to pay all expenses, including reasonable attorney's fees, that may be incurred in collecting this note, or any unpaid portion thereof.

I, or we, hereby waive the benefit of homestead exemption as to this obligation.

WITNESS the following signatures and seals:

Prentis W. Van Sant [SEAL]
Prentis W. Van Sant

[SEAL]

Clara V. Van Sant [SEAL]
Clara V. Van Sant

[SEAL]

CERTIFICATE OF IDENTIFICATION

This is to certify that this is the note described in and secured by a certain deed of trust, bearing even date herewith, conveying property in ~~Montgomery~~ FREDERICK County, Maryland, described as Proposed Lot 16, Langdrum Woods, Woodville District of Frederick County, Maryland, on an unrecorded plat made by J. D. Mause, Jr., and shown thereon as containing 29,744 square feet of land more or less, and as fronting on proposed Walker Lane.

to David E. Betts and Lewis R. Roberts, Trustees

Merrily A. Cliff
Merrily A. Cliff Notary Public

My commission expires: July 1, 1967

See reverse side which is made a part hereof and included herein as expressly as if the words contained on said reverse side were made a part of this page.