

authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing in my presence, the name of Ryan Financial Services, Inc., by himself as such Vice President.

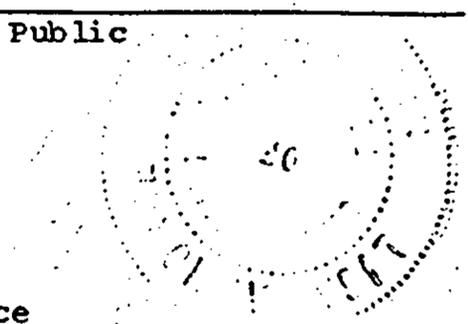
IN WITNESS WHEREOF, I hereunto set my hand and official seal.

LISA A. HOGGE, NOTARY PUBLIC
ROBINSON TOWNSHIP, ALLEGHENY COUNTY
MY COMMISSION EXPIRES SEPT. 21, 1987
Member, Pennsylvania Association of Notaries

Lisa A. Hogge

My Commission Expires: _____

Notary Public



STREET ADDRESS OF PROPERTY:

222 Canfield Terrace
Frederick, Maryland 21701

GRANTOR'S INFORMATION:

Ryan Financial Services, Inc.
111 Ryan Court, P.O. Box 999
Pittsburgh, Pennsylvania 15230
(mortgagor)

GRANTEE'S INFORMATION:

Henry C. Clarke, Jr.
William P. Lopriore, Jr.
Six Montgomery Village Avenue
Suite 402
Gaithersburg, Maryland 20879
(substitute trustees)

mail to →

LEGAL DESCRIPTION OF PROPERTY:

Lot 87, Block A, Plat 8, Section 5,
Amber Meadows, Frederick County, Maryland