Exhibit A

BOOK 52 PAGE 552

CERTIFICATE OF PUBLICATION

From THE NEWS-POST Frederick, Md.

Frederick, Md. March 31, 1986

This is to certify that the annexed Public Notice was published in News/Post a newspaper published in Frederick County on the following dates: March 14, 21 & 28

THE NEWS-POST

Per Darlene J. Beckman

TRUSTEE'S SALE OF VALUABLE COMMERCIAL PROPERTY

Located in Frederick City Election District, Frederick County, Maryland

By virtue of the asent to decree contained in a mortgage from Morris Kosman to James V. Carone and Gwendolyn G. Carone, which said mortgage was dated on the 11th day of September 1984, and recorded in the Land Records of Frederick County, Maryland in Liber 1253, Folio 780, William R. Nicklas, Jr. having been appointed trustee for the purpose of foreclosure and collection, the said trustee will offer for sale at the Court House door in Frederick County, Maryland on Monday, March 31, 1986 at 11:00 a.m., all of the hereinafter described real estate, to wit:

All that lot or parcel of land situate, lying and being in Frederick City, Frederick County, State of Maryland, and being all of the remaining part of Lot 7 as shown on a Plat entitled "Addition Plat, Carone's Addition to Lot #6, PHEOBUS DIVISION", recorded among the Plat Records of Frederick County, Maryland, in Plat Book 29, folio 129, containing 4,045.74 square feet or 0.09288 acre of land, more or less, and being more particularly known and designated as 430 West Patrick Street, Frederick, Maryland 21701.

BEING all and the same real estate which was conveyed unto Morris Kosman by a Deed from James V. Carone and Gwendolyn G. Carone, his wife, dated September 11, 1984, and recorded among the Land Records of Frederick County, Maryland, at Liber 1253, folio 774.

The real estate is improved by a two-story, brick detached structure containing three office suites, total square footage approximately 1800, and a 2-car garage. The improvements are known as 430 W. Patrick Street, Frederick, Maryland.

The property will be sold subject to a first mortgage held by Frist National Bank of Maryland, which mortgage is recorded among the Land Records of Frederick County, Maryland at Liber 1253, Folio 776, with a remaining principal balance of approximately $49,000.00. The trustee assumes no responsibility for the status of said first mortgage or the accuracy of the approximate balance stated herein.

TERMS OF SALE: A deposit of $10,000.00 CASH will be required from the purchaser of purchasers on the day of sale, with the balance to be paid upon ratification thereof by the Circuit Court for Frederick County. Taxes and all other public charges shall be prorated to the date of sale and assessed thereafter to the purchaser. All costs of conveyancing, all revenue stamps and transfer taxes and all other conveyancing expenses of any nature to be at the expense of the purchaser or purchasers including the cost of the preparation of the deed and interest on the purchase price from the date of sale to the date of settlement at TEN PER CENT (10%) per annum. In the event of a default by purchaser, resale shall be at purchaser's expense.

The property is being sold "as is" in every respect including physical condition, zoning, legal description, access, and use, whether of record or not.

F. THEODORE ELLIOT,
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WILLIAM R.
NICKLAS, JR.
TRUSTEE
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