

This form is used in connection with deeds of trust insured under the one- to four-family provisions of the National Housing Act.

DEED OF TRUST NOTE

FHA CASE NO.

\$42,600.00

Rockville , Maryland,

April 14 , 1978

FOR VALUE RECEIVED, the undersigned promise(s) to pay to Virginia Mortgage and Investment Company, Incorporated

or order, the principal sum of Forty-two Thousand Six Hundred and 00/100 ----

Dollars (\$ 42,600.00), with interest from date at the rate of 8-3/4

per centum (8.75 %) per annum on the unpaid balance until paid, said principal and

interest being payable at the office of Virginia Mortgage and Investment Company, Incorporated, 4600 Lee Highway

in Arlington, Virginia 22207

, or at such other place as

the holder hereof may designate in writing, in monthly installments of Three Hundred Thirty-

five and 26/100 ----- Dollars (\$ 335.26), commencing on the

first day of June , 1978 , and on the first day of each month thereafter until the

principal and interest are fully paid except that the final payment of principal and interest, if not sooner

paid, shall be due and payable on the first day of May ,2008 .

If default be made in the payment of any installment under this note, and if such default is not made good prior to the due date of the next such installment, the entire principal sum and accrued interest shall at once become due and payable without notice at the option of the holder of this note. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

Presentment, protest and notice are hereby waived.

Lance D. Williams

LANCE D. WILLIAMS

Sally E. Williams

SALLY E. WILLIAMS

Secured by a Deed of Trust on Lot 46, Block C, "Section One, Point of Rocks Estates", Frederick County, Maryland