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December 23, 1985

Rachel R. Johnson
(now Rachel R. Johnson Reed)
c/o Elizabeth Johnson
2217 Monument Road
Myersville, Maryland 21773

Dear Mrs. Reed:

On or about November 29, 1976, you executed, along with others, a mortgage to Loyola Federal Savings and Loan Association, which mortgage is recorded among the Land Records of Frederick County, Maryland in Liber 1004, folio 727. A default has occurred in the terms and provisions of that mortgage and the same has been filed for foreclosure by me at the instruction of Loyola Federal Savings and Loan Association.

At the present time, there is due with respect to the mortgage, the sum of \$39,916.09 with interest at the rate of \$10.64 per day after December 5, 1985 together with court costs, attorney's fees, etc.

I wish to advise you under the provisions of the Maryland Rules of Procedure that the property subject to that mortgage has been advertised and will be sold at public sale on Monday, January 6, 1986 at the Frederick County Courthouse, under the Clock Tower. The property will be sold, as is, for cash, with the sum of \$3,500.00 or 10% of the bid price, whichever is greater, to be paid on the day of sale with the remainder to be paid within 10-days after the ratification of the sale by the Circuit Court for Frederick County, Maryland.