

13. If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended to conform thereto.

14. He specially warrants the property herein conveyed and that he will execute such further assurances thereof as may be required.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders and the term "holder of the said note" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the parties of the first part on the day and year first above written.

Witness:

[Handwritten signature]

[Handwritten signature: John Michael O'Connell] [SEAL]
JOHN MICHAEL O'CONNELL
[Handwritten signature: Maureen W. O'Connell] [SEAL]
MAUREEN W. O'CONNELL [SEAL]
[SEAL]

STATE OF MARYLAND, COUNTY OF FREDERICK to wit:

I HEREBY CERTIFY, That on this 17th day of November, 1980, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County of Frederick aforesaid, personally appeared

John Michael O'Connell and Maureen W. O'Connell
his wife, and they acknowledged the foregoing deed to be their act.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year aforesaid.

[Handwritten signature: Elizabeth A. Myles]
ELIZABETH A. MYLES Notary Public.

I HEREBY CERTIFY that on this 17th day of November, 1980, before me, the subscriber, a Notary Public in and for County of Frederick, State of Maryland, personally appeared Alvin M. Lapidus, an agent of Colonial Mortgage Service Company the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in said deed of trust (\$115,700.00) is true and bona fide as therein set forth; and that the loan sum secured hereby has been paid over and disbursed by the Party secured hereby unto the within named party of the first part or the person responsible for the disbursement of funds in the closing transaction or their respective agent at a time no later than the execution and delivery of this Deed of Trust by the borrower, and also make oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit.

AS WITNESS: my hand and notarial seal.

[Handwritten signature: Elizabeth A. Myles]
ELIZABETH A. MYLES Notary Public.

My commission expires July 1, 1982

STATE OF MARYLAND

Deed of Trust

John Michael O'Connell and
Maureen W. O'Connell, his wife

TO

Harry E. Chesman and/or James A. Taylor
Trustee.

RECEIVED FOR RECORD on the

day of _____ M.,
A.D. 19 _____, at _____ o'clock
and recorded in Liber No. _____ at folio _____
one of the Land Records.

Examined by _____

Recorder.

Please return to:
The Sentinel Title Corporation
211 W. Patrick St.
Frederick, MD 21701

