

MAIL TO: GRANTEE

DEC 4 1984

BOOK 1261 PAGE 957

Rec'd for Record Nov. 16 1984 at 11:46 o'clock P. M Some Day Recorded & Ex'd per Charles C. Keller, C.T.

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PURCHASE MONEY DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on November 15 1984. The grantor is Richard L. Martin and Billie Jean Martin, Husband and Wife. ("Borrower"). The trustee is Allan Lang, Marvin R. Lang and Ralph Offutt ("Trustee"). The beneficiary is Standard Federal Savings and Loan Association, which is organized and existing under the laws of the United States, and whose address is 481 N. Frederick Avenue, Gaithersburg, MD. 20877. ("Lender"). Borrower owes Lender the principal sum of Seventy Four Thousand Nine Hundred Fifty and no/100 Dollars (U.S. \$74,950.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on October 1, 2010. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in Frederick County, Maryland:

All that lot or parcel of land situate, lying and being in Lewistown Election District, Frederick County, Maryland, being designated as Lot 4, Section 1, Mountainview as shown on a Plat of said subdivision in Plat Book 4, page 123, one of the Plat Records of Frederick County, Maryland, and being now known and designated as 6629 Willis Lane, Frederick, Maryland.

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which has the address of 6629 Willis Lane Frederick Maryland 21701 ("Property Address"). Such property having been purchased in whole or in part with the sums secured hereby.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

26.00

Exhibit #1 Filed October 20, 1984