JOSEPH S. WELTY, ASSIGNEE OF ERNEST E. WATKINS, MORTGAGEE OF STEPHEN P. RIVENBARK AND CHERYL L. RIVENBARK, HIS WIFE	*	NO. 2657E CIVIL
	*	IN THE CIRCUIT COURT
	*	FOR FREDERICK COUNTY,
	*	MARYLAND

* * * * * * * * * * * * * * *

AFFIDAVIT UNDER SECTION 7 - 105 (b) and (c)
OF THE REAL PROPERTY ARTICLE
OF THE MARYLAND CODE

STATE OF MARYLAND, FREDERICK COUNTY, TO WIT:

I HEREBY CERTIFY that on this 8th day of January, 1987, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared Joseph S. Welty, Assignee, who by virtue of the Mortgage filed in these proceedings, which was duly assigned to him, was empowered to sell the mortgaged property in the proceedings and made oath in due form of law that on the 18th day of December, 1986, as indicated on the copies of the letters attached hereto, he caused to be mailed, by certified mail to the present record owner's last known address and to holders of all subordinate recorded interests, where such request has been duly recorded, a notice letter stating the time, place and terms of sale of the mortgaged property, a copy of which letter is attached hereto.

Anne S. Hearn
NOTARY PUBLIC

My Commission Expires:
July 1, 1990

Filed January 8, 1987