QX 1

BOOK 51 PAGE 758

MAIL TO: GRANTEE

AUG 6 1984

BOOK 1247 PAGE 458

Rec'd for Record July 24 1984 At 12:15 O'clk P M Same Day Recorded & Ex'd per Charles C. Keller, Clk

(Space Above This Line For Recording Data)

MONEY LOANED

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on July 17th, 19 84. The grantor is William A. Zboyan and Joann L. Zboyan, his wife, as tenants by the entirety ("Borrower"). The trustee is John S. Frisby ("Trustee"). The beneficiary is Nationwide Lending Group, Inc., which is organized and existing under the laws of the State of Maryland, and whose address is 11300 Rockville Pike, Rockville, Maryland 20852 ("Lender"). Borrower owes Lender the principal sum of Eighty One Thousand Nine Hundred and No/100ths Dollars (U.S. $ 81,900.00). 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 August 1, 2014. 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 piece or parcel of land, situate, lying and being in the Middletown Election District, Frederick County, Maryland, and further described as:

BEING KNOWN AND DESIGNATED as Lot No. 14, as shown on a Plat entitled, "Final Plat, 'Colebrook' Section II," which Plat is recorded among the Land Records of Frederick County in Plat Book No. 16, page 116.

AND WHEREAS, the Mortgagor is the original Mortgagor of a certain Mortgage recorded in Liber 1160, folio 2, in the remaining principal amount of $76,021.42 which amount is being fully refinanced by the within Mortgage; and further, the subject property known as 3595 Colebrook Court, Middletown, Maryland 21769, is Mortgagors' principle residence. The within recital are made for the purposes set forth in Article 81, Section 277(a)(2)(ii)L, of the Annotated Code of Maryland.

This Deed of Trust was prepared by Nationwide Lending Group, Inc.

Candi Mendoza

RECD FEE 36.00
RCRD TAX 36.30
MORGAG 8226 #
#12775 C456 R01 T12:05
F07/24/84

TRANSFER TAX
RECORDING FEE 36.=
STAMP TAX 36.30
$ 72.30

which has the address of 3595 Colebrook Court (Street), Middletown (City),
Maryland 21769 (Zip Code) ("Property Address");

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." Range/Oven, Refrigerator, Disposal, Dishwasher, CAC, Microwave, W/W Carpet.

BORROWER COVENANTS that Borrower is lawfully seised 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.