

VA Form 26-6318c (Home Loan)
Jul 1977. Use optional.
Section 1810, Title 38 U.S.C.
Acceptable to Federal National
Mortgage Association.

BOOK 2248 PAGE 824

905144-8

Rec'd for Record

1984

At 2 o'clock

Same Day Recorded & Ex'd per Charles C. Keller, CI

SIER, Roy

BOOK 51 PAGE 330

MARYLAND

PURCHASE MONEY

DEED OF TRUST

WITH DEFERRED INTEREST AND INCREASING MONTHLY INSTALLMENTS

THIS DEED, made this 31ST day of JULY, 19 84, by and between ROY LEE SIER AND DARLENE ANN SIER, HIS WIFE, AS TENANTS BY THE ENTIRETY

RECD FEE 25.00
RECD FEE .50
MORGAG 8669
#13651-436 R01 T18:1
F08/0084

party of the first part, and BERNARD H. KANSTOROOM AND JEFFREY M. FROST as hereinafter set forth, party of the second part:

WHEREAS, the party of the first part is justly indebted unto CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION

, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, in the principal sum of SIXTY SEVEN THOUSAND TWO HUNDRED FORTY AND NO/100THS Dollars (\$67,250.00), with interest from date at the rate of FOURTEEN AND ONE QUARTER per centum (14.25%) per annum on the unpaid balance until paid, for which amount the said party has signed and delivered a certain promissory note bearing even date herewith and payable in monthly installments ~~XX~~ ACCORDING TO SCHEDULE A ATTACHED HERETO* ~~XXXXXXXXXX~~ ~~XXX~~), commencing on the first day of SEPTEMBER 1, 19 84, and continuing on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of AUGUST 1, 2014.**

*AND MADE A PART HEREOF.

AND WHEREAS, the party of the first part desires to secure the prompt payment of said debt, and interest thereon, when and as the same shall become due and payable, and all costs and expenses incurred in respect thereto, including reasonable counsel fees incurred or paid by the said party of the second part or substituted Trustee, or by any person hereby secured, on account of any litigation at law or in equity which may arise in respect to this trust or the property hereinafter mentioned, and of all money which may be advanced as provided herein, with interest on all such costs and advances from the date thereof.

NOW, THEREFORE, THIS INDENTURE WITNESSETH, that the party of the first part, in consideration of the premises, and of one dollar, lawful money of the United States of America, to THE PARTIES OF THE FIRST PART in hand paid by the party of the second part, the receipt of which, before the sealing and delivery of these presents, is hereby acknowledged, has granted and conveyed, and does hereby grant and convey unto the party of the second part, as Trustee, its successors and assigns, the following-described land and premises, situate in the county of FREDERICK and State of Maryland, to wit:

**DEFERRAL OF INTEREST MAY INCREASE THE PRINCIPAL BALANCE TO \$74,155.44.

LOT NUMBERED TWO (2) IN BLOCK LETTERED "N" IN THE SUBDIVISION KNOWN AS "SECTION IV, WILLOWCREST" AS PER PLAT THEREOF RECORDED AMONG THE LAND RECORDS OF FREDERICK COUNTY, MARYLAND IN PLAT BOOK 27 AT PLAT 107.

Title insured by: District Realty Title Insurance Corporation

** together with all the improvements/in anywise appertaining, and all the estate, right, title, interest, and claim, either at law or in equity, or otherwise however, of the party of the first part, of, in, to, or out of the said land and premises; and all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are, and shall be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebtedness herein mentioned; **INCLUDING BUT NOT LIMITED TO: RANGE/HOOD, REFRIGERATOR, DISPOSAL, DISHWASHER, CENTRAL AIR CONDITIONING & WALL TO WALL CARPET.

CHARLES C. KELLER, CLERK

BY: _____

ADDRESS OF TRUSTEES:
TITLE INSURER:

THIS DEED OF TRUST WAS PREPARED BY, AND UNDER THE SUPERVISION OF, CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION.

BY: *[Signature]*

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