STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

I HEREBY CERTIFY, that on this 19th day of March, 1987, before me, the Subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Barbara F. Hiltner, Vice Pres. of Fredericktown Bank & Trust Company, and made oath in due form of law that the aforegoing is a true statement of the amount of indebtedness described above and there has been no security or satisfaction thereof other than above mentioned.

WITNESS my hand and Notarial Seal.

June V. Hawker

NOTARY PUBLIC

MY COMMISSION EXPIRES: July 1, 1990

HOWARD R. STEPLER, JR.
ATTORNEY AT LAW
18 WEST CHURCH STREET
FREDERICK, MD 21701
301 662-6304

FILED

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CHARLES C. KELLER, CLERK

BY: _____