

EXHIBIT 3

JOSEPH S. WELTY, ASSIGNEE OF
THE BANK OF BRUNSWICK,
MORTGAGEE OF WILLIAM D. POWELL
AND KATHLEEN F. POWELL,
HIS WIFE

* NO. 3186E CIVIL
* IN THE CIRCUIT COURT
* FOR FREDERICK COUNTY
* MARYLAND

ON PETITION

* * * * *

AFFIDAVIT OF PURCHASER

STATE OF MARYLAND, COUNTY OF FREDERICK, TO WIT:

On this 11th day of August, 1987, before me, the
subscriber, a Notary Public of the State and County aforesaid,
personally appeared Glenn E. Pearl, who
made oath in due form of law in accordance with Maryland Rule BR
6, that he was the successful bidder at the mortgage foreclosure
sale held in connection with the above captioned proceedings for
all the property as advertised, and which is the subject of these
proceedings, at the public sale held on August 11, 1987, and that:
(1) he did not directly or indirectly discourage anyone from
bidding for the subject property; (2) that he was not acting as
agent for anyone and no others were interested as principals; ~~that~~
~~that he was not acting as agent for anyone and no others were interested as principals;~~

Glenn E Pearl

Glenn E. Pearl

Subscribed and sworn to before me
the day and year first above written.

Anne L. Heavner

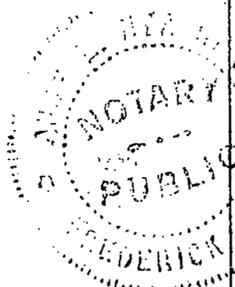
Anne L. Heavner
NOTARY PUBLIC

My Commission Expires:
July 1, 1990

FILED

AUG 11 10 50 AM '87

BY _____



LAW OFFICES
MILES & STOCKBRIDGE
FREDERICK, MARYLAND