No Consideration

DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES

THIS DEED OF APPOINTMENT OF SUBSTITUTE TRUSTEES, made this 20th day of May, 1987, by and between ANCHOR MORTGAGE SERVICES, INC., a New Jersey Corporation, successor to Suburban Coastal Corporation by virtue of name change in merger which occurred on July 20, 1984 and SCOTT A. GLASS and GEORGE L. ESER, Substitute Trustees.

WITNESSETH:

WHEREAS, a Purchase Money Deed of Trust dated June 18, 1979 from William M. Castle to Bernard H. Kanstoroom and Jeffrey M. Frost, Trustees, recorded among the Land Records of Frederick County in Liber 1085, folio 845, (the "Deed of Trust") was given to secure a loan on the real property known as 108 East Seventh Street, Frederick, Maryland 21701, evidenced by a Deed of Trust Note (the "Note") in the original principal amount of Thirty-nine Thousand Nine Hundred Dollars ($39,900.00) dated June 18, 1979, payable to Suburban Coastal Corporation.

WHEREAS, the Deed of Trust gives the irrevocable power to appoint substitute Trustees to the holders of the Note which may be exercised at any time after the date of the Deed of Trust, by filing for record among the Land Records of Frederick County, a Deed of Appointment; and

WHEREAS, ANCHOR MORTGAGE SERVICES, INC., pursuant to said power, and as holder of the Note, desires to appoint Scott A. Glass and George L. Eser as Substitute Trustees in place and stead of Bernard H. Kanstoroom and Jeffrey M. Frost.

NOW, THEREFORE, in consideration of the sum of Five Dollars ($5.00) and other good and valuable consideration, the said ANCHOR MORTGAGE SERVICES, INC. does hereby appoint Scott A. Glass and George L. Eser as Substitute Trustees in the Deed of Trust with identical title and estate in and to the land, premises and property conveyed by the Deed of Trust, and with all rights, powers, trusts, and duties of Bernard H. Kanstoroom and Jeffrey M. Frost, predecessors in trust, with like effect as if originally named as Trustees under the Deed of Trust.

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WITNESS the corporate seal of ANCHOR MORTGAGE SERVICES, INC., and the signature of its Assistant Vice President.

WITNESS:

Anne Goralski

Anne Goralski

ANCHOR MORTGAGE SERVICES, INC.

By: B. James Mongiovi

B. James Mongiovi
Assistant Vice President

13.00