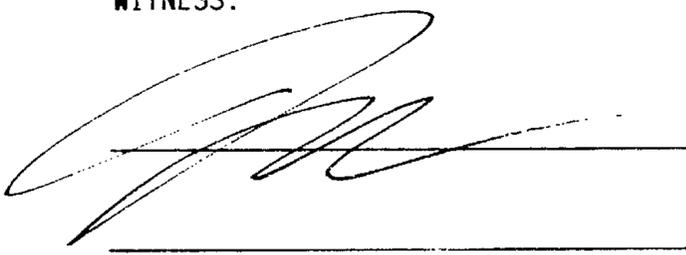


The undersigned hereby severally waive diligence, presentment for payment, demand, protest, notice of protest, and notice of dishonor and expressly agree that the maturity of this Note, or any payment hereunder, may be extended from time to time without in any way affecting the liability of the undersigned.

This Note is secured by a Deed of Trust dated June 29, 1984, to T. Mark Stamm and Robert J. Becker as Trustees, and is in the same principal amount as therein, covering real estate situated in Frederick, Maryland.

IN TESTIMONY WHEREOF, Tony Wayne Lowery and Mary Belinda Lowery has caused this instrument to be executed as of the day, month and year first above written.

WITNESS:



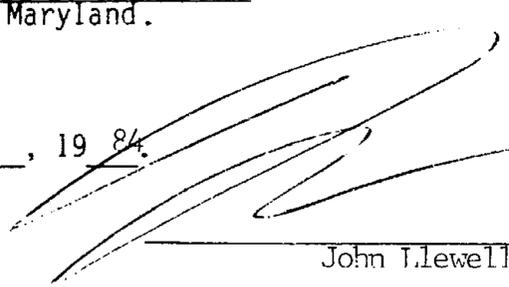
BY Tony Wayne Lowery  
TONY WAYNE LOWERY

BY Mary Belinda Lowery  
MARY BELINDA LOWERY

I hereby certify that this is the Deed of Trust Note secured by that certain Deed of Trust of even date herewith from Tony Wayne Lowery and Mary Belinda Lowery to T. Mark Stamm and Robert J. Becker trustees, covering real estate in Frederick, Maryland.

Dated this 29 day of June, 19 84.

My Commission expires: 7/1/86

  
John T. Lewellyn

Pay to the order of COMMUNITY DEVELOPMENT  
ADMINISTRATION

without recourse 29th  
JUNE 84

Rhea D. Childress, Vice President