

MAIL TO: GRANTEE

JAN 4 1985

12W-1104LF

Rec'd for Record Dec 17 1984 at 2:45 P.M. Same Day Recorded & Ex'd per Charles C. Keller, CL

(Space Above This Line For Recording Data)

PURCHASE MONEY

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on DECEMBER 5 1984. The grantor is John E. Ford, Jr. and Nancy L. Ford, Tenants by the entirety** ("Borrower"). The trustee is Richard S. Lawton & Wendy R. Sharp, both of Fairfax County ("Trustee"). The beneficiary is Perpetual American Bank, F.S.B., which is organized and existing under the laws of THE UNITED STATES OF AMERICA and whose address is 8200 Greensboro Drive, McLean, Virginia 22101 ("Lender"). Borrower owes Lender the principal sum of NINETY-SEVEN THOUSAND AND NO/100 Dollars (U.S. \$97,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JANUARY 1, 1985. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in FREDERICK County, Maryland:

Lot numbered Two Hundred Three (203), as shown on plat of subdivision entitled "Section Two, Plat Two, WEST FREDERICK HIGHLAND", recorded among the plat records of said Frederick County, Maryland in Book 19 at page 82.

**Nancy L. Ford, by John E. Ford, Jr., her attorney-in-fact by virtue of a power -of-attorney dated December 5, 1984 and intended to be recorded immediately prior hereto

"THIS IS TO CERTIFY THAT THIS INSTRUMENT WAS PREPARED IN THE SUPERVISION OF PERPETUAL AMERICAN MORTGAGE COMPANY FOR THE SECURED PARTY"

REC'D FEE 41.00
RECORDED 143144
125594 0125 1015:45
F12/17/84

Barbara A. How

THE PROPERTY DESCRIBED HEREIN INCLUDES THE FOLLOWING CHATTELS: RANGE/OVEN, REFRIGERATOR, DISPOSAL FAN/HOOD, DISHWASHER, CARPET

which has the address of 5716 SOUTH RENN ROAD FREDERICK
[Street] [City]
Maryland 21701 ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.