

BOOK 55 PAGE 304
LIBER 1395 FOLIO 303

2873E

INSTRUMENT SUBSTITUTING TRUSTEES

Tax Account No. _____

THIS INSTRUMENT, made this 21st day of January, 1987, by PERPETUAL SAVINGS BANK, F.S.B., Successor In Interest to Perpetual American Bank, F.S.B.

WHEREAS, by a certain Deed of Trust dated the 5th day of December, 1984, and recorded among the Land Records of Frederick County, Maryland, on the 17th day of December, 1984 in Liber 1265, Folio 522 John E. Ford and Nancy L. Ford conveyed the property described therein to Richard S. Lawton and Wendy R. Sharp, Trustees, to secure a note payable to the order of Perpetual American Bank, F.S.B., and;

WHEREAS, the said Deed of Trust provided, inter alia, that the Lender at Lender's option may from time to time remove the Trustee and appoint a successor trustee thereunder by an instrument recorded in the city or county in which the Deed of Trust is recorded. Without conveyance of the Property the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee therein and by applicable law.

NOW, THEREFORE, THIS INSTRUMENT WITNESSETH: That for and in consideration of the premises, the said PERPETUAL SAVINGS BANK, F.S.B., Successor In Interest to Perpetual American Bank, F.S.B., the noteholder as aforesaid, does hereby appoint Charles J. Kay and Thornton W. Owen, Jr., as substitute Trustees, with all of the rights, powers, duties and authority conferred upon or charged upon the Trustee named in said Deed of Trust.

BECKETT, CROMWELL
& MYERS, P.A.
ATTORNEYS AT LAW
6610 ROCKLEDGE DRIVE
SIE 400
BETHESDA, MARYLAND
20817
897-8282

RECD FEE 13.00
RECD FEE Deed .50

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