

IN WITNESS WHEREOF, the said Perpetual Savings Bank, F.S.B., Successor In Interest to Perpetual American Bank, F.S.B. has caused these presents to be executed on its behalf by Mary Angelo, its Assistant Vice President, attested by Denise Rechter, its Assistant Secretary and its corporate seal to be hereunto affixed, on the day and year first herein written.

PERPETUAL SAVINGS BANK, F.S.B.

ATTEST:

Denise Rechter

Denise Rechter
Assistant Secretary

By: *Mary Angelo*
Mary Angelo
Assistant Vice President

STATE OF VIRGINIA)
City of Alexandria) SS.

On this, the 21st day of January, 1987, before me the undersigned officer, personally appeared Mary Angelo, who acknowledged herself to be the Assistant Vice President of Perpetual Savings Bank, F.S.B. and that she as such officer being authorized so to do, executed the foregoing instrument for the purposes therein contained by signing the name of the said corporation.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Patricia V. Williams
Notary Public
Patricia V. Williams

My Commission Expires:

February 10th, 1990.

Property address: 5716 South Renn Road, Frederick, MD 21701

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