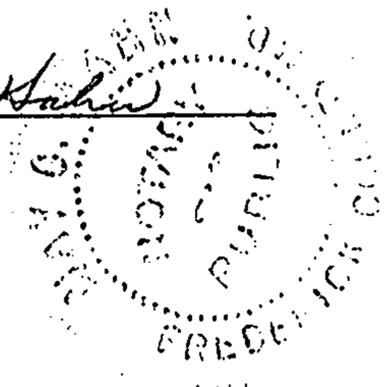


STATE OF MARYLAND, FREDERICK COUNTY, to wit:

I HEREBY CERTIFY that on this 28th day of February, 1989, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared THOMAS C. NIKIRK, Trustee named in this case for the purpose of sale and made oath in due form of law that the matters and things stated in the foregoing and annexed report of sale, are true as therein stated to the best of his knowledge, information and belief.

WITNESS my Hand and Notarial Seal this 28th day of February, 1989.

May G. Huber
NOTARY PUBLIC



My Commission Expires: 7/1/90