Mortgagor, and that, to the best of his knowledge, information, and belief, no holders of recorded subordinate security interests have filed a request for notification of sale.

William L. Hallam
Gebhardt & Smith
The World Trade Center
Ninth Floor
Baltimore, Maryland 21202
(301) 752-5830

WITNESS MY HAND and Notarial Seal this 20th day of April, 1988.

Notary Public

My Commission Expires:

7/1/1990

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CHARLES CO. 2

BY: