

13. If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations are hereby amended to conform thereto.

14. He specially warrants the property herein conveyed and that he will execute such further assurances thereof as may be required.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders and the term "holder of the said note" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS the signature(s) and seal(s) of the party(ies) of the first part on the day and year first above written

Witness:

*David A. Severn*

*Peter Sean Kennedy* [SEAL]

Peter Sean Kennedy [SEAL]

[SEAL]

[SEAL]

[SEAL]

RETURN TO: UNITED SECURITY MORTGAGE CORPORATION, 10800 Connecticut Avenue, Kensington, MD 20895

State of Maryland, FREDERICK to wit:

I Hereby Certify, that on this the 21st day of November, 1986, before me, a Notary Public of the State of Maryland, the undersigned officer, personally appeared Peter Sean Kennedy known to me (or satisfactorily proven) to be the person(s) whose Name(s) is (are) subscribed to the within instrument and acknowledged that he executed the same for the purpose therein contained.

At the same time, also personally appeared David A. Severn, the Agent of the party secured by the foregoing deed of trust, and made oath in due form of law that the consideration of said deed of trust is true and bona fide as therein set forth; that the actual sum of money advanced at the closing transaction by the secured party has been paid over and disbursed by the party secured hereby unto the within named party of the first part or the person responsible for disbursement of funds in the closing transaction or their respective agent at a time no later than the execution and delivery of this deed of trust by the party of the first part; and he further made oath that he is the agent of the party secured by the foregoing deed of trust and as such is duly authorized to make this affidavit.

In Witness Whereof, I hereunto set my hand and official seal.

*Jennifer L. Keller*  
Jennifer L. Keller Notary Public

My commission expires: My Commission Expires July 1, 1990

\*\*\*\*BEING all and the same real estate conveyed unto Harry Willis Baker and Nancy Lee Baker, his wife, by Melvin P. Oden and Belva A. Oden, his wife and Beauford A. Oden and Kathleen Oden, his wife, by a Deed dated August 6, 1965, and recorded among the Land Records of Frederick County, Maryland, in Liber 731, folio 265.

AND ALSO BEING all and the same real estate conveyed by a Deed of even date herewith by Nancy Lee Baker, widow unto Peter Sean Kennedy and intended to be recorded immediately prior hereto among the Land Records of Frederick County, Maryland.

STATE OF MARYLAND

Deed of Trust

PETER SEAN KENNEDY

TO

UNITED SECURITY MORTGAGE CORP.

David J. Butler and

Raymond L. Anderson, Jr.

Trustee.

RECEIVED FOR RECORD on the

day of

A.D. 19, at o'clock M.,

and recorded in Liber No. at folio

one of the Land Records.

Examined by

Recorder.

RECORDING OFFICE: 1978-720-528/13