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NON-UNIFORM COVENANTS Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall mail or cause Trustee to mail a notice of sale to Borrower in the manner prescribed by applicable law. Trustee shall give notice of sale by public advertisement for the time and in the manner prescribed by applicable law. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, Trustee's fees of ....5.0.... % of the gross sale price and reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender or Trustee shall release this Security Instrument without charge to Borrower and mark the Note "paid" and return the Note to Borrower. Borrower shall pay any recordation costs.

22. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

☐ Adjustable Rate Rider ☐ Condominium Rider ☐ 2-4 Family Rider

☐ Graduated Payment Rider ☐ Planned Unit Development Rider

☐ Other(s) [specify]

24. Statement of Obligation. Unless prohibited by law or regulation, Lender may charge Borrower a reasonable fee for furnishing Borrower, upon the request of Borrower or Borrower's agent, a statement of obligation. This fee will not exceed the maximum permitted by law or regulation at the time the request is made.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Chancellor R. Johnson .....(Seal)
CHANCELLOR R. JOHNSON —Borrower

Debra H. Johnson .....(Seal)
DEBRA H. JOHNSON

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STATE OF MARYLAND, CITY/COUNTY OF ....Baltimore...., to wit:

I HEREBY CERTIFY, That on this ..7th.. day of ....April...., 1986, before me, the subscriber, a Notary Public, in and for the state and City/County aforesaid, personally appeared .....Chancellor R. Johnson and Debra H. Johnson, h/w..... 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/she/they executed the same for the purposes therein contained.

AT THE SAME TIME, also personally appeared ..Delores M. Kimmel-Manager-Settlement Officer American Title 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 bonafide as therein set forth; that the actual sum of money advanced at the closing transaction by the party or parties secured hereby has been paid over and disbursed by the Party, 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 aforegoing Deed of Trust and as such is duly authorized to make this affidavit.

AS WITNESS, my hand and notarial seal.

Delores M. Kimmel
Notary Public

My commission expires ....7-1-86....

For Assignment of Deed of Trust or Mortgage see 9354

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