

Mortgage having been assigned by the said Frederick County National Bank unto Rosanne S. Effingham.

SECOND: That default in the payment of said Mortgage having occurred, the said Assignee advertised the real estate described therein for sale at public auction by giving notice of the time, place, manner and terms of sale, by advertising in the Frederick News Post, a newspaper published daily in Frederick County, Maryland. Said advertisement was published once a week for three (3) consecutive weeks, the first said publication being not less than fifteen (15) days prior to the sale and the last publication being not more than one (1) week prior to the sale. A Certificate of Publication verifying the newspaper advertisement hereinabove alleged is attached hereto as "Exhibit A" and is hereby made a part of this Report of Sale.

THIRD: That the said Assignee also did send by certified mail and by first class mail, postage prepaid, to the Mortgagors at the Mortgagors' last known address, a notice of the time, place and terms of sale, which notice was sent not earlier than thirty (30) days and not later than ten (10) days before the date of sale, as is more fully set forth in the Affidavit of Compliance previously filed in these proceedings, and did file his/her duly approved bond, as required by law, prior to making a sale of the property.

FOURTH: Pursuant to the aforesaid advertisement and notice, the Assignee did attend at the Court House door in Frederick, Frederick County, Maryland, on Wednesday, 7 December