

MAIL TO: GRANTEE

MAY 6 1987

56 PAGE 216

LIBERTY 410 FOLIO 367

PURCHASE MONEY

82100099

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on April 10th, 1987  
The grantor is  
CALVIN MCKINLEY FREE, AND TINA M FREE, HUSBAND/WIFE

George A. Rosta and Allan B. Bernstein ("Trustees"). The beneficiary is  
MARGARETTEN & COMPANY, INC. ("Borrower"). The trustees are

a corporation which is organized and existing under the laws of New Jersey, and whose address is  
780 Maple Street  
Perth Amboy, New Jersey 08862 ("Lender").

Borrower owes Lender the principal sum of Fifty-two thousand, two hundred fifty and 00/100 Dollars (U.S. \$ 52,250.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on May 1st, 2017.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with the power of sale, the following-described property located in FREDERICK County, Maryland:

SEE SCHEDULE "A" ATTACHED HERETO AND MADE A PART HEREOF.

RECD FEE 25.00  
MORCAG 9096  
H05750 C123 R01 T15:1  
F04/22/87

25.

which has the address of  
8201 ROCKY RIDGE RD THURMONT, MD 21788  
Property Address

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

This instrument was prepared by: JACQUE JAY, LENDER AGENT

MARYLAND—SINGLE FAMILY—FNMA/FHLMC UNIFORM INSTRUMENT  
MAR-1906 (7/86)  
Replaces MD-1109 (Rev. 1/85)

Form 3021 12/83

EXHIBIT "T"