

RECORDATION REQUESTED BY:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

WHEN RECORDED MAIL TO:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata MD 20646

SEND TAX NOTICES TO:

Jimmy Lee Rose and Karan Marie Rose  
29965 Charlotte Hall Road  
Charlotte Hall, MD 20622

LIBER 0023 FOLIO 001

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

County First Bank, whose address  
P.O. Box 2752 LaPlata, MD 20646, is a SUBORDIN  
INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant  
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: See exhibit "A" attached hereto and made a part thereof.

Address: The Real Property or its address is commonly known as 29965 Charlotte Hall Road, Charlotte Hall, MD  
20622.

The above-described property is encumbered by a superior purchase money deed of trust from the  
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which  
purchase money deed of trust, dated June 29, 1993, was recorded  
among the Land Records of St. Mary's Coun  
Maryland, in Liber 792, folio 244.

Grantors: Jimmy Lee Rose and Karan Marie Rose  
Beneficiary: First Union Mortgage Corporation  
Trustee: James A. Abbott

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646  
who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded  
concurrently with this document.

Dated: December 3, 2002

LENDER:

County First Bank

By: [Signature]  
Authorized Officer

RECORDING FEE 15.00  
TOTAL 15.00  
Res# 5802 Rcpt # 00348  
EMA CSS 81k # 1048  
Dec 17, 2002 12:02 am

LENDER ACKNOWLEDGMENT

STATE OF MARYLAND  
County OF CHARLES ) ss

On this 3RD day of DECEMBER, 2002, before me, the undersigned Notary Public, personally appeared  
ERANE KETOSKI and known to me to be the CONSUMER LOAN OFFICER AND, authorized agent for the Lender  
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,  
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or  
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at MECHANICSVILLE MD 20659  
Notary Public in and for THE STATE OF MD My commission expires APRIL 1, 2004

LIBER 0023 FOLIO 02

Exhibit "A"

All that lot, tract, piece or parcel of land. Situate, lying and being in the Fifth Election District of St. Mary's County, Maryland, and Described as follows, that is to say:

That tract of land lying on the West side of Old State Route 5 leading from The Oaks to Charlotte Hall and which by metes and bounds description contains .92 acres, more or less. Being all and the same land conveyed by Donna Lee Ellis, Personal Representative, to Catherine Sarah Burch, by deed dated March 19, 1986 and recorded among the Land Records of St. Mary's County, Maryland in Liber M.R.B. No. 255, Folio 327.

RECORDATION REQUESTED BY:

County First Bank
202 Centennial Street
P.O. Box 2752
La Plata, MD 20646

WHEN RECORDED MAIL TO:

County First Bank
202 Centennial Street
P.O. Box 2752
La Plata, MD 20646

SEND TAX NOTICES TO:

Robert W. Blakley and Luciana D. Blakley
48391 Heritage Hill Lane
St. Ingoes, MD 20684-3014

LIBER 0023 FOLIO 003

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

County First Bank, whose address
P. O. Box 2752, La Plata, MD, 20646
is a SUBORDIN
INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: LOT NUMBERED THREE (3), containing 2.010 acres, more or less in "Heritage Hill Subdivision" as per plat of said
subdivision recorded among the Land Records of St. Mary's County, Maryland in Plat Book 29, Folio 18.

TOGETHER WITH a 50 foot right of way from Lot 3 to Maryland Route 5 over the 50 foot right of way as shown on
the subdivision plat recorded among the Land Records of St. Mary's County, Maryland in Liber MRB 29, Folio 18.

Address: The Real Property or its address is commonly known as 48391 Heritage Hill Lane, St. Ingoes, MD
20684-3014.

The above-described property is encumbered by a superior purchase money deed of trust from the
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which
purchase money deed of trust, dated January 3, 2003, was recorded
among the Land Records of St. mary's
Maryland, in Liber 1918, folio 123.

Grantors: Robert W. Blakley and Luciana D. Blakley
Beneficiary: County First Bank
Trustee: Earl R. Gieseman, III and/or Thomas F. Mudd

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded
concurrently with this document.

Dated: January 3, 2003

LENDER:

County First Bank

By: Elaine Letoski
Authorized Officer

RECORDING FEE 15.00
TOTAL 15.00
Rest SMD2 Next # 61067
EMA 033 31k # 1407
Jan 13, 2003 12:55 pm

LENDER ACKNOWLEDGMENT

STATE OF Maryland )
) ss
County of St. Mary's )

On this 3rd day of January, 2003, before me, the undersigned Notary Public, personally appeared
ELAINE LETOSKI and known to me to be the CONSUMER LOAN OFFICER, authorized agent for the Lender
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: [Signature] Residing at MECHANICSVILLE, MD 20659
Notary Public in and for THE STATE OF MD My commission expires APRIL 1, 2004

RECORDATION REQUESTED BY:

COUNTY FIRST BANK  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

WHEN RECORDED MAIL TO:

COUNTY FIRST BANK  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

SEND TAX NOTICES TO:

J.B. Roth and Mitzl Roth  
44290 Read Court  
Hollywood, MD 20636

LIBER 0023 FOLIO 004

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

COUNTY FIRST BANK

P.O. BOX 2752 La Plata, MD 20646, whose address is a SUBORDIN INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: Lot Numbered Twenty Seven (27), in the subdivision known as Willowbrook Cluster, as shown on the plat of said subdivision duly recorded among the Land Records of St.Mary's County, Maryland, in Plat Book 46, Folio 9.

Address: The Real Property or its address is commonly known as 44290 Read Court, Hollywood, MD 20636.

The above-described property is encumbered by a superior purchase money deed of trust from the below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which purchase money deed of trust, dated October 25, 2002, was recorded among the Land Records of St.Mary's County Maryland, in Liber 1872, folio 488.

Grantors: J.B. Roth and Mitzi Roth  
Beneficiary: Columbia National Incorporated  
Trustee: Douglas Douglas and Connie Iampieri

Mail Notices to: COUNTY FIRST BANK, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded concurrently with this document.

Dated: January 16, 2003

LENDER:  
COUNTY FIRST BANK

By: [Signature]  
Authorized Officer

RECORDING FEE 15.00  
TOTAL 15.00  
Rest SMC: RCPT # 02626  
SMA KED DIR # 3174  
Jan 27 2003 02:15 PM

LENDER ACKNOWLEDGMENT

STATE OF MARYLAND  
County ST. MARY'S )  
OF ST. MARY'S ) SS

On this 16TH day of JANUARY, 2003, before me, the undersigned Notary Public, personally appeared DANIEL DONOHUE and known to me to be the LOAN OFFICER AND authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at 28896 HALLARD WAY MECHANICSVILLE MD 20659  
Notary Public in and for THE STATE OF MARYLAND My commission expires APRIL 1, 2004

RECORDATION REQUESTED BY:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

WHEN RECORDED MAIL TO:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

SEND TAX NOTICES TO:

Cathleen M. Lyon  
30189 Charlotte Hall Road  
Charlotte Hall, MD 20622

LIBER 0023 FOLIO 005

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

County First Bank, whose address is PO BOX 2752 LaPlata, MD 20646, is a SUBORDINATE INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: see attached Exhibit "A"

Address: The Real Property or its address is commonly known as 30189 Charlotte Hall Road, Charlotte Hall, MD 20622.

The above-described property is encumbered by a superior purchase money deed of trust from the below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which purchase money deed of trust, dated December 22, 1997, was recorded among the Land Records of St. Mary's County Maryland, in Liber 1228, folio 415.

Grantors: William D. Lyon and Cathleen M. Lyon  
Beneficiary: Navy Federal Credit Union  
Trustee: Louis W. Jennings and Lathisa M. Head

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded concurrently with this document.

Dated: January 27, 2003

RECORDING FEE 15.00  
TOTAL 17.00  
Rest SMOE Acct # 63473  
SMA FIC BIK # 928  
Feb 10, 2003 11:04 am

LENDER:

County First Bank

By: Cherie Keton  
Authorized Officer

LENDER ACKNOWLEDGMENT

STATE OF Maryland  
County of Charles

On this 27th day of January, 2003, before me, the undersigned Notary Public, personally appeared Cherie Keton and known to me to be the loan officer and authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: [Signature] Residing at Mechanicsville, MD 20657  
Notary Public In and for The State of MD My commission expires April 1, 2004

EXHIBIT "A"

All that property situate in St. Mary's County, State of Maryland, described as:

All that lot, tract, piece, parcel or subdivision of land and premises, situate, lying and being in the Fifth Election District of St. Mary's County, Maryland, and more particularly described according to a survey made by Lorenzi, Dodds & Gunnill, Surveyors, on October 28, 1971 as follows:

BEGINNING for the same at an iron pipe found on the westerly right-of-way line of property now or formerly known as the U.S. Government Railroad (66 feet in width), said pipe marking the most southeasterly corner of property now or formerly of Mrs. Louis Copsey and the most northeasterly corner of property herein described; thence, by the said westerly line of the aforesaid right of way South 23 deg. 53' 30" West for a distance of 756.64 feet to a point; thence, leaving said right-of-way by a line thru lands of the Grantor herein North 66 deg. 06' 30" West for a distance of 217.80 feet to a point on the easterly line of a proposed 50 foot right-of-way; thence, by the aforesaid easterly line of the aforesaid right-of-way the following five (5) courses and distances:

1. North 23 deg. 55' 30" East for a distance of 100.00 feet to a point of curve. 2. by an arc of a circle curving to the left, having a radius of 345.00 feet for an arc distance of 182.77 feet to a point of tangent, 3. North 06 deg. 28' 44" West for a distance of 221.09 feet to a point of curve, 4. by an arc of a circle curving to the right, having a radius of 295 feet for an arc distance of 156.24 feet to a point of tangent, 5. North 23 deg. 52' 00" East for a distance of 78.19 feet to a point; thence leaving said proposed right-of-way by a line thru lands of the Grantor herein, South 66 deg. 08' 00" East for a distance of 217.80 to a point, said point marking the most southwesterly corner of property of the aforesaid Copsey; thence, by the southerly line of the aforesaid Copsey South 83 deg. 57' 10" East for a distance of 209.70 feet to a point at the place of beginning, containing an area of 222,970.77 square feet, or 5.118 acres, more or less.

Granting, also to and unto the within Grantees, their heirs and assigns, the joint and concurrent use of a Right of Way for the purpose of affording a means of ingress and egress to the subject property, all of which is more particularly set forth in the Deed from Philip F. Gray, Inc., a body corporate, to the within Grantors, bearing the date of April 26, 1966, and recorded among the Land Records of St. Mary's County, Maryland, in Liber 126, Folio 295.

LIBER 126 FOLIO 295

**State of Maryland Land Instrument Intake Sheet**  
 Baltimore City       County: ST. MARY'S

*Information provided is for the use of the Clerk's Office, State Department of Assessments and Taxation, and County Finance Office Only*  
 (Type or Print in Black Ink Only - All Copies Must Be Legible)

LIBER 0028 FOLIO 007

1	Type(s) of Instruments	<input type="checkbox"/>	Deed	<input type="checkbox"/>	Mortgage	<input checked="" type="checkbox"/>	Other:	<input type="checkbox"/>	NOTICE OF SALE						
		<input checked="" type="checkbox"/>	Deed of Trust	<input type="checkbox"/>	Lease	<input type="checkbox"/>		<input type="checkbox"/>							
2	Conveyance Type Check Box	<input checked="" type="checkbox"/>	Improved Sale	<input type="checkbox"/>	Unimproved Sale	<input type="checkbox"/>	Mult. Accounts	<input type="checkbox"/>	Not an Arms-Length Sale [9]						
			Arms-Length [1]		Arms-Length [2]		Arms-Length [3]								
3	Tax Exemptions (if Applicable) Cite or Explain Authority	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%;">Recordation</td> <td style="width:15%;"></td> </tr> <tr> <td>State Transfer</td> <td></td> </tr> <tr> <td>County Transfer</td> <td></td> </tr> </table>								Recordation		State Transfer		County Transfer	
Recordation															
State Transfer															
County Transfer															
4	Consideration and Tax Calculations	Consideration Amount				Finance Office Use Only									
		Purchase Price/Consideration				Transfer and Recordation Tax Consideration									
		Any New Mortgage				Transfer Tax Consideration \$									
		Balance of Existing Mortgage				X ( ) % = \$									
		Other				Less Exemption Amount - \$									
						Total Transfer Tax - \$									
		Other				Recordation Tax Consideration \$									
						X ( ) % = \$									
		Full Cash Value				TOTAL DUE \$									
5	Fees	Amount of Fees		Doc. 1	Doc. 2	Agent									
		Recording Charge		\$10.00	\$20.00	Tax Bill:									
		Surcharge		\$5.00	\$5.00	C.B. Credit:									
		State Recordation Tax		.00	.00	Ag. Tax/Other:									
		State Transfer Tax		.00	\$1,032.00										
		County Transfer Tax (if Applicable)		.00	.00										
		Other													
		Other													
6	Description of Property	District	Property Tax ID No. (1)	Grantor Liber/Folio	Map	Parcel No.	Ver. LOG								
		5	014220	1621/80	1	79	<input type="checkbox"/>								
		Subdivision Name		Lot (3a)	Block (3b)	Sect/AR(3c)	Plat Ref.	Sq. Ft./Acreage (4)							
		5.118 AC +/- & RW													
		Location/Address of Property Being Conveyed (2)													
		30189 Charlotte Hall Road, Charlotte Hall MD 20622-3051													
		Other Property Identifiers (if applicable)				Water Meter Account No.									
		Residential <input type="checkbox"/> or Non-Residential <input checked="" type="checkbox"/>		Fee Simple <input checked="" type="checkbox"/> or Ground Rent <input type="checkbox"/> Amount:											
		Partial Conveyance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Description/Amt. Of Sq. Ft./Acreage Transferred:											
		If Partial Conveyance, List Improvements Conveyed:													
7	Transferred From	Doc. 1 - Grantor(s) Name(s)				Doc. 2 - Grantor(s) Name(s)									
		WILLIAM D. LYON AND CATHLEEN M. LYON				CATHLEEN M. LYON									
		Doc. 1 - Owner(s) of Records, if Different from Grantor(s)				Doc. 2 - Owner(s) of Record, if Different from Grantor(s)									
8	Transferred To	Doc. 1 - Grantee(s) Names				Doc. 2 - Grantee(s) Name(s)									
		LOUIS W. JENNINGS AND LATHISA M. HEAD, TRUSTEES				EARL R. GIESEMAN, III AND THOMAS F. MUDD, TRUSTEES									
		New Owner's (Grantee) Mailing Address													
		30189 CHARLOTTE HALL ROAD, CHARLOTTE HALL, MD 20622													
9	Other Names to be Indexed	Doc. 1 - Additional Names to be Indexed (Optional)				Doc. 2 - Additional Names to be Indexed (Optional)									
10	Contact/Mail Information	Instrument Submitted By or Contact Person						<input type="checkbox"/> Return to Contact Person <input checked="" type="checkbox"/> Hold for Pickup <input type="checkbox"/> Return Address Provided							
		Name: ALICIA													
		Firm: Chapman, Bowling & Scott, P.A.													
		Address: P.O. Box 610, La Plata, MD 20646													
		Phone: (301) 870-5355													
11	Assessment Information	IMPORTANT: BOTH THE ORIGINAL DEED AND A PHOTOCOPY MUST ACCOMPANY EACH TRANSFER													
		<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No	Will the property being conveyed be the grantee's principal residence?									
		<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No	Does transfer include personal property? If yes, identify:									
		<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No	Was property surveyed? If yes, attach copy of survey (if recorded, no copy required).									

Space Reserved for Circuit Court Clerk Recording Violation

RETURN TO:  
TRICOUNTY ABSTRACT, INC.

**EQUITABLE BANK**  
11501 Georgia Avenue Wheaton, MD 20902  
(301) 949-6500

**REQUEST FOR NOTICE OF SALE**

LIBER 0023 FOLIO 008  
January 30 2003

RE: **Lawrence C Harris and Linda A Harris**  
Original Mortgage Information:  
**Equitable Bank**, Superior Mortgage holder  
11501 Georgia Ave  
Wheaton, MD 20902  
Property Description:  
23430 South Patuxent Beach Rd, California, MD, 20619  
St. Marys County  
Record Date: 01/07/02 Liber: 1736 Folio: 251

RECORDING FEE 15.00  
TOTAL 15.00  
Regt. SMGE Acct # 64000  
SMA CSS Brk # 2181  
Feb 19 2003 11:10 am

Gentlemen:

Equitable Bank is holder of a subordinate interest in the above described property. In the event of a foreclosure and before consummating a sale of the mortgaged property, you as Superior Mortgage Holder are hereby requested to send written notice of the sale of said property pursuant to Rule W/4, Maryland Rules of Procedure, to the undersigned:

**Equitable Bank**  
**Home Equity CreditLine Department**  
11501 Georgia Avenue  
Wheaton, MD 20902

Sincerely,

  
Home Equity CreditLine Department

Subscribed and sworn to before me, this 30<sup>th</sup> day of January, ~~2002~~<sup>2003</sup>, a Notary Public in and for the State of Maryland.

  
Notary Public

My Commission Expires: 04/10/05

**AFTER RECORDING PLEASE RETURN THIS DOCUMENT TO:**

Equitable Bank  
11501 Georgia Avenue, 6th floor  
Wheaton, MD 20902  
Attn: Lynn Hyfantis

(3)

**RECORDATION REQUESTED BY:**

County First Bank  
22805 Three Notch Road  
California, MD 20619

LIBER 0000 FOLIO 009

**WHEN RECORDED MAIL TO:**

County First Bank  
22805 Three Notch Road  
California, MD 20619

**SEND TAX NOTICES TO:**

Steven Paul Brodfuehrer and Jennifer L. Brodfuehrer  
46070 Wilson Court  
Lexington Park, MD 20653

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**REQUEST FOR NOTICE OF SALE**

County First Bank, whose address  
22805 Three Notch Road, California, MD 20619, is a **SUBORDIN**

**INTEREST HOLDER** in the property described below, and requests notice of sale of such property pursuant to Rule W74(c) of the Maryland Rules of Procedure.

**Legal Description:** Lot numbered Eighteen (18) containing 1.507 acres of land, more or less, in the subdivision know as "SECTION 9, ESPERANZA FARMS" as per plat thereof duly filed among the Land Records of St.Mary's County, Maryland in Plat Book MB 25 at Plat 102.

SAVING AND EXCEPTING THEREFROM all that piece or parcel of land containing 0.11 acres of land, more or less, conveyed by Deed dated July 25, 1990 and recorded among said Land Records in Liber 549, folio 12.

Being all and the same land which was conveyed unto Steven Paul Brodfuehrer and Jennifer L. Brodfuehrer, by deed dated March 10, 1999 from Steven Paul Brodfuehrer, as recorded among the Land Records of St.Mary's County, Maryland, at Liber E.W.A. No.1395, Folio 595.

Said Parcel now known as Lot numbered 500-18, containing 1.39 acres, more or less, as shown on subdivision plat entitled "Boundary Line Adjustment Plat, Outline Survey of Lot 500-18, Sect.9, Containing 1.39+- Acres, Esperanza Farms, Eighth Election District, St.Mary's County, Maryland," as recorded among the Land Records of St.Mary's County, Maryland at Liber 40, Folio 107.

**Address:** The Real Property or its address is commonly known as 46070 Wilson Court, Lexington Park, MD 20653.

The above-described property is encumbered by a superior purchase money deed of trust from the below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which ~~purchase money~~ deed of trust, dated March 10, 2003, was recorded among the Land Records of St. Mary's County Maryland, in Liber 1963, folio 115.

**Grantors:** Steven Paul Brodfuehrer and Jennifer L. Brodfuehrer

**Beneficiary:** Columbia National Incorporated

**Trustee:** Douglas Douglas and Connie Iampieri

**Mail Notices to:** County First Bank, 22805 Three Notch Road, California, MD 20619

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded concurrently with this document.

**Dated:** March 10, 2003

**LENDER:**

County First Bank

By: *Charmel...*  
Authorized Officer

~~RECORDING FEE 0.00  
TOTAL 0.00  
Rest# SM02 Ref# 19999999  
EMA KED 3114334  
Mar 21, 2003 11:11 am  
OK, emt~~

RECORDING FEE 15.00  
TOTAL 15.00  
Rest# SM02 Ref# 60032  
EMA KED 3114334  
Mar 21, 2003 11:13 am

LENDER ACKNOWLEDGMENT

STATE OF Maryland  
County OF ST. Mary's ) SS

LIBER 0023 FOLIO 010

On this 10TH day of March, 2003, before me, the undersigned Notary Public, personally appeared ERHINE LETOSKI and known to me to be the LOAN OFFICER AND, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at MECHANICSVILLE, MD 20659  
Notary Public in and for THE STATE OF MD My commission expires 4/1/03

RECORDATION REQUESTED BY:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

LIBER 0023 FOLIO 011

WHEN RECORDED MAIL TO:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

SEND TAX NOTICES TO:

Kip Loren Pulliam and Crystal Lynn Pulliam  
41401 Bennington Lane  
Mechanicville, MD 20659

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

COUNTY FIRST BANK, whose address  
PO BOX 2752 LaPlata, MD 20646, is a SUBORDIN  
INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant  
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: See Attached Exhibit "A"

Address: The Real Property or its address is commonly known as 41401 Bennington Lane, Mechanicville, MD  
20659.

The above-described property is encumbered by a superior purchase money deed of trust from the  
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which  
purchase money deed of trust, dated October 29, 2002, was recorded  
among the Land Records of St. Mary's Coun  
Maryland, in Liber 1874, folio 455.

Grantors: Kip L. Pulliam and Crystal Lynn Pulliam

Beneficiary: Homebound Mortgage, Inc.

Trustee: Joseph Ernest Bell, II

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded  
concurrently with this document.

Dated: April 1, 2003

LENDER:

County First Bank

By: [Signature]  
Authorized Officer

RECORDING FEE 15.00  
TOTAL 15.00  
Rec'd SHOC Rec'd # 67541  
EMA FEE 918 # 1917  
Apr 11, 2003 03:54 pm

LENDER ACKNOWLEDGMENT

STATE OF Maryland)  
County OF ST. MARY'S) ss

On this 1st day of April, 2003, before me, the undersigned Notary Public, personally appeared  
ELAINE REBOSKI and known to me to be the CONSUMER Loan Officer, authorized agent for the Lender  
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,  
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or  
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at 28896 MALLARD WAY  
MECHANICVILLE, MD 20659

Notary Public in and for THE STATE OF MD My commission expires April 1, 2004

LIBER 0023 FOLIO 12  
Exhibit "A"

Lot One (1) in BENNINGTON'S SUBDIVISION, per a survey plat prepared by Larry O. Day, Registered Land Surveyor, and recorded among the Land Records of St. Mary's County, Maryland in Plat M.R.B. No. 32, Folio 82.

The land conveyed by this deed contains 2.216 acres, more or less. Together with and including access to FRIENDSHIP SCHOOL ROAD over BENNINGTON LANE as the same is shown and reflected on the record plat of survey.

This conveyance is subject to the terms and conditions of the record plat which include the following:

There shall be a 10 foot easement along each lot line for public utilities and drainage. Building restriction lines shall be as specified in the current existing St. Mary's County Zoning Ordinance.

Together, with the buildings and improvements thereon erected, made or being; and all and every, the rights, alleys, ways, waters, privileges, appurtenances and advantages, to the same belonging, or in any wise appertaining.

Lying and Being in the Sixth Election District of St. Mary's County, Maryland.

RECORDATION REQUESTED BY:

COUNTY FIRST BANK  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

LIBER 0020 FOLIO 13

WHEN RECORDED MAIL TO:

COUNTY FIRST BANK  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

SEND TAX NOTICES TO:

Andrew F. Kozak and Rebecca K. Boyles  
45834 Patuxent Lane  
California, MD 20619

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

County First Bank, whose address  
202 Centennial Street, La Plata, MD 20646, is a SUBORDIN  
INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant  
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: Lot Numbered Eighteen (18) of the Subdivision called and known as Levering's Subdivision No.1, of Patuxent  
Beach, as per Plat thereof prepared by C.A. Heard, Surveyor for St. Mary's County, Maryland, and recorded among  
the Land Records of St. Mary's County, Maryland in Plat Book JMM No. 1, Folio 456.

Address: The Real Property or its address is commonly known as 45834 Patuxent Lane, California, MD 20619.

The above-described property is encumbered by a superior purchase money deed of trust from the  
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which  
purchase money deed of trust, dated May 9, 2002, was recorded  
among the Land Records of St. Mary's Coun  
Maryland, in Liber 1792, folio 412.

Grantors: Andrew F. Kozak and Rebecca K. Boyles  
Beneficiary: Columbia National Incorporated  
Trustee: Thomas F. Ireton and Douglas Douglas

Mail Notices to: COUNTY FIRST BANK, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded  
concurrently with this document.

Dated: April 7, 2003

LENDER:

COUNTY FIRST BANK

By: Elaine Letoski  
Authorized Officer

RECORDING FEE 15.00  
TOTAL 15.00  
Rest SH02 Port: 67581  
SMA CSS Bk: 1907  
Apr 14, 2003 12:33 pm

LENDER ACKNOWLEDGMENT

STATE OF Maryland  
County OF St. Mary's ) ss

On this 7th day of April, 2003, before me, the undersigned Notary Public, personally appeared  
ELAINE LETOSKI and known to me to be the CONSUMER LOAN OFFICER, authorized agent for the Lender  
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,  
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or  
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at MECHANICSVILLE, MD 20659  
Notary Public in and for THE STATE OF MARYLAND My commission expires APRIL 1, 2004

RECORDATION REQUESTED BY:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

LIBER 0023 FOLIO 14

WHEN RECORDED MAIL TO:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

SEND TAX NOTICES TO:

Lynden D. Whitmer and Patricia G. Whitmer  
Quarters T  
NAS Patuxent River, MD 20607

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

County First Bank, whose address is P.O. Box 2752 La Plata, MD 20646, is a SUBORDINATE INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: Lot A, containing 1.201 acres, more or less, as shown and reflected on a plat of survey prepared by Lorenzi, Dodds and Gunnill, Inc., Registered Land Surveyors, dated September 29, 1967 and recorded among the Land Records of St. Mary's County, Maryland in Plat Book CBG 6, page 78.

Address: The Real Property or its address is commonly known as 45300 Clark's Mill Road, Hollywood, MD 20636.

The above-described property is encumbered by a superior purchase money deed of trust from the below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which purchase money deed of trust, dated among the Land Records of St. Mary's Maryland, in Liber 1884, folio 0734, was recorded in St. Mary's County.

Grantors: Lynden D. Whitmer and Patricia G. Whitmer  
Beneficiary: Columbia National, Inc  
Trustee: \_\_\_\_\_

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded concurrently with this document.

Dated: April 1, 2003

LENDER:

County First Bank

By: [Signature]  
Authorized Officer

RECORDING FEE 15.00  
TOTAL 15.00  
Rest SMOE Rec'd # 68324  
EHA CBS BK # 3026  
Apr 23, 2003 11:33 am

LENDER ACKNOWLEDGMENT

STATE OF MARYLAND

County OF ST. MARY'S ) SS )

On this 31st day of MARCH, 2003, before me, the undersigned Notary Public, personally appeared SUZANNE M. BARNARD and known to me to be the ASSIT VICE PRES AND authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: [Signature] Residing at MECHANICSVILLE, MD 20659  
Notary Public in and for SAID COUNTY My commission expires APRIL 1, 2004

PROPERTY TAX I.D. NO.: 04-024087

REQUEST BY SUBORDINATE LENDER FOR NOTICE OF FORECLOSURE SALE

This Request by Subordinate Lender for Notice of Foreclosure Sale is filed in accordance with the provisions of Section 7-105 (c) of Real Property Article, Maryland Ann. Code who states:

1. The property in which the subordinate interest is held is the following described property:

LOT 16, BLOCK D, SECTION 1, "COUNTRY LAKES", PLAT BOOK DBK 12/66, ST. MARY'S Co., MD  
37180 TANYARD DRIVE, MECHANICSVILLE, MD 20659

2. The name and address of the holder of the subordinate interest is:

Department of Commerce Federal Credit Union  
Room B-818, Herbert C. Hoover Building  
Washington, D.C. 20230

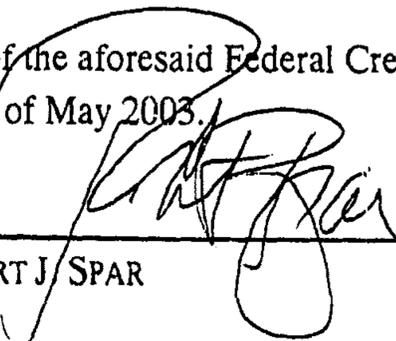
RECORDING FEE 15.00  
TOTAL 15.00  
Rest SMOE Rec'd \$ 63472  
LMA REC Rec'd \$ 1065  
May 08, 2003 09:33 am

3. The names of the original parties to the superior mortgage or deed of trust are as follows:

Grantor(s): Timothy M. Maxwell and Shelley R. Maxwell  
Trustee(s): C. Brian Carlin  
Beneficiary: Equitable Federal Savings Bank

4. The superior mortgage or deed of trust was recorded on January 5, 1994 in Liber 852 at folio 460 of the land records of St. Mary's County, Maryland.

In witness whereof, Robert J. Spar, Agent of the aforesaid Federal Credit Union had executed the foregoing instrument this 15 day of May 2003.

  
\_\_\_\_\_  
ROBERT J SPAR

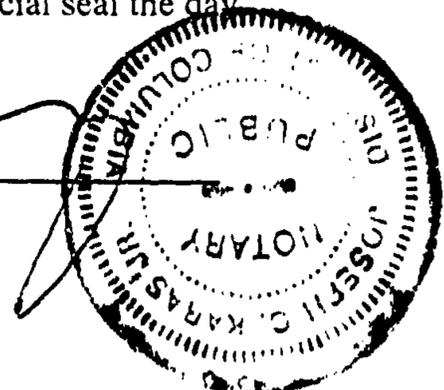
DISTRICT OF COLUMBIA SS:

I hereby certify that on this 15 day of May 2003 before me, the subscribed, a Notary Public of the jurisdiction aforesaid, personally appeared Robert J. Spar, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and did acknowledge that he executed the same for the purpose therein contained.

In testimony whereof, I have hereunto set my hand and affixed by official seal the day and year aforesaid.

Joseph C. Karas Jr.  
Notary Public, District of Columbia  
My Commission Expires 10-14-2006

  
\_\_\_\_\_  
NOTARY PUBLIC



My commission expires:

After recording, return to: Robert J. Spar, Esquire  
3201 Birchtree Lane  
Silver Spring, Maryland 20906

LIBER 0023 FOLIO 16  
REQUEST FOR NOTICE

Date: April 23, 2003

To Be Recorded in the Land Records of the City/County of St. Mary's, Maryland

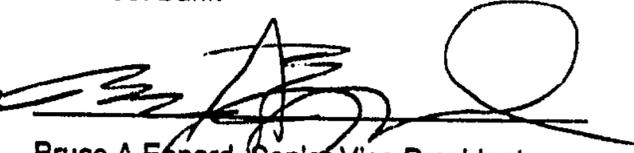
The undersigned is a beneficiary under a certain deed of trust dated April 23, 2003, from Gregg O. Lanhardt ("Grantor") to Deborah A. MORGAN and A. David HORSMAN ("Trustees") recorded among the land records of the ~~City~~/County of St. Mary's, Maryland, ("Deed of Trust") in which Grantor conveyed to the Trustees a subordinate lien on its fee simple/leasehold interest in and to a certain parcel or parcels of land together with the improvements thereon as more fully described on Schedule "A" attached hereto and incorporated herein by reference, (the "Property"). The Property is subject to certain superior mortgage(s) or deed(s) of trust, as described on Schedule "B" attached hereto and incorporated herein by reference (the "Prior Encumbrances").

Pursuant to §7-105 of Real Property Article of the Annotated Code of Maryland, as amended, the undersigned holder of a subordinate interest hereby requests that notice be sent to the undersigned by all beneficiaries/mortgagees under any of the Prior Encumbrances regarding any and all foreclosure sales on the Property, or any part thereof, at the following address:

SunTrust Bank  
Commercial Credit Operations  
P. O. Box 26202  
Richmond, VA 23260-6202

RECORDING FEE 15.00  
TOTAL 15.00  
Rest SM02 Mort # 71100  
SMA REG BK # 4252  
May 30, 2003 11:06 am

SunTrust Bank

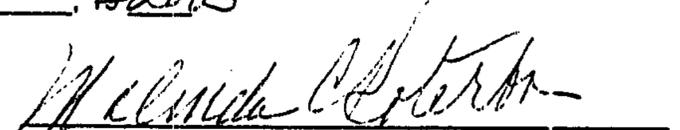
By:   
Bruce A Eppard, Senior Vice President

State of Maryland  
City/County of: Prince George's

Before me, a Notary Public in and for the jurisdiction aforesaid, personally appeared this date, Bruce A Eppard who acknowledged himself to be Senior Vice President of SunTrust Bank, and that (s)he as such, being authorized to do so, executed the foregoing instrument in the name and on behalf of said Corporation, for the uses and purposes therein contained.

WITNESS my hand and official seal this 23rd day of April, 19 2003

[Notary Seal]

  
Notary Public  
My Commission Expires: 2/20/05

Schedule A  
Legal Description

Lot numbered Five Hundred-Six (500-6), containing a total area of 0.4851 acres, as now delineated on a Boundary Line Adjustment Plat of Lot 4, Section One and Lot 6, Section Two, "Parlett Farm East" which Adjustment Plat is recorded among the Plat Records of St. Mary's County, Maryland in Plat Book EWA 41 at Page 26 and being a part of the original Lot 6, Section Two, "Parlett Farm East" as that plat was recorded among the Plat Records, of St. Mary's Country, Maryland in Plat Book 33 at Page 1

Being the same property described in Liber 1099 at Folio 267.

and known as: 40744 Parlett Morgan Road, Mechanicsville, MD 20659

(Property address)

Schedule B  
Prior Encumbrances

Name of Document: deed of Trust

Date: March 25, 2002

Recording Information

Office of Recording: Land Records of St. Marys County

Date: April 3, 2002

Liber: 1776 ~~1776~~ SDB

Folio: 570

Original Grantor/Mortgagor: NCMC dba Accubanc

Original Beneficiary/Mortgagee: Gregg Owings Lannardt

Name of Document:

Date:

Recording Information

Office of Recording:

Date:

Liber:

Folio:

Original Grantor/Mortgagor:

Original Beneficiary/Mortgagee:

Name of Document:

Date:

Recording Information

Office of Recording:

Date:

Liber:

Folio:

Original Grantor/Mortgagor:

Original Beneficiary/Mortgagee:

RECORDATION REQUESTED BY:

County First Bank  
22805 Three Notch Road  
California, MD 20619

LIBER 0023 FOLIO 018

WHEN RECORDED MAIL TO:

County First Bank  
22805 Three Notch Road  
California, MD 20619

SEND TAX NOTICES TO:

Joseph L. Kendrick and Lynn J. Kendrick  
45858 Patuxent Lane  
California, MD 20619

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

County First Bank, whose address is 22805 Three Notch Road, California, MD 20619, is a SUBORDINATE INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: See Attached Exhibit "A"

Address: The Real Property or its address is commonly known as 45864 Patuxent Lane, California, MD 20619.

The above-described property is encumbered by a superior purchase money deed of trust from the below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which purchase money deed of trust, dated November 20, 2002, was recorded among the Land Records of St. Mary's County Maryland, in Liber 1894, folio 764.

Grantors: Joseph L. Kendrick and Lynn J. Kendrick  
Beneficiary: Columbia National Incorporated  
Trustee: Douglas Douglas and Connie Iampieri

Mail Notices to: County First Bank, 22805 Three Notch Road, California, MD 20619

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded concurrently with this document.

Dated: July 2, 2003

RECORDING FEE 15.00  
TOTAL 15.00  
Rest # SM02 Rct # 73450  
SMA KEB Dir # 812  
Jul 08, 2003 03:07 PM

LENDER:

County First Bank

By: Elaine Letoski  
Authorized Officer

LENDER ACKNOWLEDGMENT

STATE OF Maryland  
County OF ST. MARY'S ) ss

On this 2ND day of July, 2003, before me, the undersigned Notary Public, personally appeared ELAINE LETOSKI, and known to me to be the LOAN OFFICER, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at MECHANICSVILLE, MD 20659  
Notary Public in and for THE STATE OF MD My commission expires APRIL 1, 2004

EXHIBIT "A" LIBER 0023 FOLIO 19

PARCEL ONE:

Lot 16, on a plat of Levering's Subdivision, No. 1 of Patuxent Beach, which plat is recorded among the Land Records of St. Mary's County, Maryland in Liber JMM 1 at folio 456.

BEING all and the same land which was conveyed unto Joseph L. Kendrick and Lynn J. Kendrick, by deed dated August 25, 2000, from Linda H. Brink, as recorded among the Land Records of St. Mary's County, Maryland, at Liber E.W.A. No. 1571, Folio 155.

PARCEL TWO:

Being a strip of land, having a width of seven and one-half ( $7 \frac{1}{2}$ ) feet, more or less, and a length of two hundred (200) feet, more or less, and being the easterly half ( $1/2$ ) of the fifteen (15) foot wide strip of land lying between Lot 16 and Lot 17 in Levering's Subdivision Number One (1) of Patuxent Beach, a plat of which is recorded among the Land Records of St. Mary's County in Liber JMM No. 1, folio 456.

BEING all and the same land which was conveyed unto Joseph Kendrick and Lynn J. Kendrick, husband and wife, by QUITCLAIM DEED dated September 3, 2002, from Douglas Roberson, Michelle Roberson and Marilyn Beavers, as recorded among the aforesaid land records at Liber E.W.A. No. 1870, Folio 636.

**RECORDATION REQUESTED BY:**

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

**WHEN RECORDED MAIL TO:**

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

**SEND TAX NOTICES TO:**

Kevin J. Wolfe and Heather Wolfe  
21882 Fairway Drive  
Leonardtown, MD 20650

LIBER 0023 FOLIO 020

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**REQUEST FOR NOTICE OF SALE**

County First Bank, whose address  
202 Centennial Street, is a SUBORDIN  
INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant  
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: LOT NUMBERED FIVE HUNDRED SEVENTEEN (517), as shown on the plat entitled "BRETON BAY PUD", Lots  
501-518; A Resubdivision of part of Section One (formerly Lots 1-11 and 48-60)", which plat is recorded in the  
Land Records of St. Mary's County, Maryland at Plat Nos. 30, Folio 87; Liber 31, Folio 127 and in Liber 37, Folio 40.

Address: The Real Property or its address is commonly known as 21882 Fairway Drive, Leonardtown, MD 20650.

The above-described property is encumbered by a superior purchase money deed of trust from the  
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which  
purchase money deed of trust, dated November 13, 2002, was recorded  
among the Land Records of St. Mary's Coun  
Maryland, in Liber 1913, folio 393.

Grantors: Kevin J. Wolfe and Heather Wolfe  
Beneficiary: Columbia National Incorporated  
Trustee: Douglas Douglas and Connie Lampieri

Mail Notices to: **County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646**

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded  
concurrently with this document.

Dated: July 23, 2003

LENDER:

County First Bank

By: Elaine Letoski  
Authorized Officer

RECORDING FEE 15.00  
TOTAL 15.00  
Rest 5402 Acpt # 75000  
EMA REP Bk # 4597  
Jul 29, 2003 03:28 pm

**LENDER ACKNOWLEDGMENT**

STATE OF Maryland)

) ss

County OF St. Mary's)

On this 23rd day of July, 2003, before me, the undersigned Notary Public, personally appeared  
Elaine Letoski and known to me to be the Consumer Loan Officer, authorized agent for the Lender  
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,  
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or  
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Gail M. Adkins Gail M. Adkins Residing at Great Mills

Notary Public in and for the state and county aforesaid My commission expires 08/01/03

LIBER 0023 FOLIO 21

RECORDATION REQUESTED BY:

COUNTY FIRST BANK  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

WHEN RECORDED MAIL TO:

COUNTY FIRST BANK  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

SEND TAX NOTICES TO:

Samantha D. Murray  
24326 River Drive  
Chaptico, MD 20621

RECORDING FEE 15.00  
TOTAL 15.00  
Rest SHGC Acct # 77283  
LMA KAE Bk # 4544  
AUG 21 2003 02:55 PM

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

County First Bank, whose address  
P.O. Box 2752 La Plata, MD 20646, is a SUBORDIN  
INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant  
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: Lot Numbered Twelve (12), Block lettered "F", of "MILL POINT SHORES", according to a plat thereof recorded in  
Plat Book CBG No.1, at folio 35, among the Land Records of St.Mary's County, Maryland; being in the 4th Election  
District.

Address: The Real Property or its address is commonly known as 24326 River Drive, Chaptico, MD 20621.

The above-described property is encumbered by a superior purchase money deed of trust from the  
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which  
purchase money deed of trust, dated June 30, 2003, was recorded  
among the Land Records of St Mary's County Maryland, in Liber 2041, folio 361.

Grantors: Samantha D. Murray  
Beneficiary: First Republic Mortgage Corp. dba FRMC Financial Inc.  
Trustee: Fidelity National Title Insurance Company of New York

Mail Notices to: COUNTY FIRST BANK, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646  
who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded  
concurrently with this document.

Dated: July 21, 2003

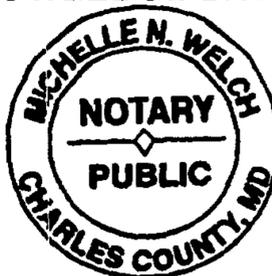
LENDER:

COUNTY FIRST BANK

By: [Signature]  
Authorized Officer

LENDER ACKNOWLEDGMENT

STATE OF Maryland  
County of Charles ) SS



MICHELLE N. WELCH  
Notary Public, State of Maryland  
County of Charles  
My Commission Expires June 16, 2007

On this 21st day of July, 2003 before me, the undersigned Notary Public, personally appeared  
Flavio Letoski and known to me to be the consumer loan officer authorized agent for the Lender  
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,  
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or  
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: [Signature] Residing at Hughsville  
Notary Public in and for Maryland My commission expires 6-16-07

RECORDATION REQUESTED BY:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

LIBR 0023 FOLIO 022

WHEN RECORDED MAIL TO:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

SEND TAX NOTICES TO:

Wayne F. Hicks and Nancy A. Hicks  
26750 Cat Creek Road  
Mechanicsville, MD 20659

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

COUNTY FIRST BANK

P O BOX 2752 LAPLATA, MD 20646, whose address is a SUBORDIN INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: See Attached Exhibit "A"

Address: The Real Property or its address is commonly known as 26750 Cat Creek Road, Mechanicsville, MD 20659.

The above-described property is encumbered by a superior purchase money deed of trust from the below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which purchase money deed of trust, dated April 14, 2003, was recorded among the Land Records of St. Mary's Maryland, in Liber 1983, folio 275.

RECORDING FEE 15.00  
TOTAL 15.00  
Rest: SM02 Rct: # 77633  
LMA 1028 01: # 5373  
Aug 27, 2003 10:57 am

Grantors: Wayne F. Hicks and Nancy A. Hicks

Beneficiary: Columbia National Incorporated

Trustee: Douglas Douglas and Connie Iampieri

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded concurrently with this document.

Dated: August 20, 2003

LENDER:

County First Bank

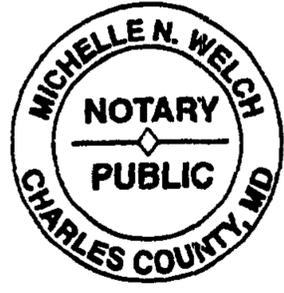
By: Elaine Letoski

Authorized Officer

*mk em/aw*  
RECORDING FEE 15.00  
TOTAL 15.00  
Rest: SM02 Rct: # 77632  
LMA 1028 01: # 5370  
Aug 27, 2003 10:55 am  
*Void!*

LENDER ACKNOWLEDGMENT

STATE OF Maryland )  
 ) ss  
County of Charles )



MICHELLE N. WELCH  
Notary Public, State of Maryland  
County of Charles  
My Commission Expires June 16, 2007

On this 20th day of August, 2003, before me, the undersigned Notary Public, personally appeared Elaine Letoski and known to me to be the Consumer Loan Officer, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Michelle N. Welch Residing at Hughesville, MD  
Notary Public in and for said county My commission expires 6-16-07

**RECORDATION REQUESTED BY:**

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

**WHEN RECORDED MAIL TO:**

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

PLEASE RETURN TO:  
SOUTHERN MARYLAND TITLE  
4 INDUSTRIAL PARK DRIVE  
SUITE D, WALDORF, MD 20602

**SEND TAX NOTICES TO:**

8-3756

Lynne Elaine Morgan Smoot and Thomas Ambrose Smoot  
28595 Hearts Desire Drive  
Mechanicsville, MD 20659

LIBER 0023 FOLIO 023

RECORDING FEE 15.00  
TOTAL 15.00  
Rest SMOE Rcpt # 77808  
EWA LP Dir # 5936  
Aug 29, 2003 10:51 am

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**REQUEST FOR NOTICE OF SALE**

County First Bank, whose address  
P. O. Box 2752, La Plata, MD, 20646, is a SUBORDIN  
INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant  
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: LOT NUMBERED ONE (1), as set forth on plat entitled "HEARTS DESIRE" as per plat thereof recorded among the  
Land Records of St. Mary's County, Maryland in Plat Book 24, folio 53.

Address: The Real Property or its address is commonly known as 28595 Hearts Desire Drive, Mechanicsville, MD  
20659.

The above-described property is encumbered by a superior purchase money deed of trust from the  
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which  
purchase money deed of trust, dated March 11, 1999, was recorded  
among the Land Records of St. Mary's Coun  
Maryland, in Liber 1396, folio 381.

Grantors: Lynne Elaine Morgan, Trustee of the Lynne Elaine Morgan Revocable Living  
Beneficiary: Mercantile Mortgage Corporation Trust  
Trustee: Paul W. Parks and Michael S. Cordes

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded  
concurrently with this document.

Dated: August 19, 2003

LENDER:  
County First Bank

By: [Signature] AID  
Authorized Officer

**LENDER ACKNOWLEDGMENT**

STATE OF MARYLAND)  
) SS  
COUNTY OF CHARLES)

On this 19<sup>th</sup> day of AUGUST, 2003, before me, the undersigned Notary Public, personally appeared  
SUZANNE M. BRUNSON and known to me to be the ASST. VICE PRESIDENT, authorized agent for the Lender  
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,  
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or  
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at WALDORF, MARYLAND  
Notary Public in and for CHARLES CO., MD. My commission expires EXPIRES ON JULY 3, 2007

MY COMMISSION

EXPIRES ON JULY 3, 2007

RECORDATION REQUESTED BY:

County First Bank  
22805 Three Notch Road  
California, MD 20619

WHEN RECORDED MAIL TO:

County First Bank  
22805 Three Notch Road  
California, MD 20619

SEND TAX NOTICES TO:

Kevin G. Cusic and Mary C. Cusic  
42512 Clover Hill Road  
Hollywood, MD 20636

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

County First Bank, whose address is 22805 Three Notch Road, California, MD 20619, is a SUBORDIN

INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: Lot Numbered Four (4) LONG SUBDIVISION, per a survey plat prepared by McCrone, Registered Land Surveyors, and recorded among the Land Records of St. Mary's County, Maryland in Plat Book M.R.B. No.33, Follo 39. BEING all and the same land conveyed unto Kevin G. Cusic and Mary C. Cusic, by deed dated December 19, 1990, from James Bruce Long, as recorded among the Land Records of St. Mary's County, Maryland, at Liber E.W.A. No.573, Follo 102.

Address: The Real Property or its address is commonly known as 42512 Clover Hill Road, Hollywood, MD 20636.

The above-described property is encumbered by a superior purchase money deed of trust from the below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which purchase money deed of trust, dated December 19, 1990, was recorded among the Land Records of St. Mary's County Maryland, in Liber 573, follo 104.

Grantors: Kevin G. Cusic and Mary C. Cusic  
Beneficiary: James Bruce Long  
Trustee: n/a

Mail Notices to: County First Bank, 22805 Three Notch Road, California, MD 20619

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded concurrently with this document.

Dated: August 27, 2003

RECORDING FEE 15.00  
TOTAL 15.00  
Rest SMOE Acpt # 78235  
EWA CSS Bk # 684  
Sep 03, 2003 02:15 PM

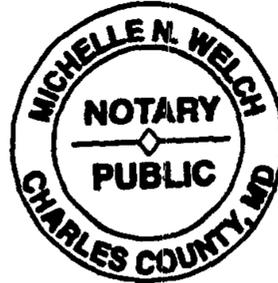
LENDER:

County First Bank

By: Flaine Letoski  
Authorized Officer

LENDER ACKNOWLEDGMENT

STATE OF Maryland  
County OF Charles ) ss



MICHELLE N. WELCH  
Notary Public, State of Maryland  
County of Charles  
My Commission Expires June 16, 2004

On this 27th day of August, 2003, before me, the undersigned Notary Public, personally appeared Flaine Letoski and known to me to be the Consumer Loan Officer, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: Michelle N. Welch Residing at Hughesville, MD  
Notary Public in and for said County My commission expires 6-16-07



RECORDATION REQUESTED BY:

COUNTY FIRST BANK  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

LIBER 0023 FOLIO 26

WHEN RECORDED MAIL TO:

COUNTY FIRST BANK  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

SEND TAX NOTICES TO:

Alvin L. Gulce and Traci Gulce  
35456 Golf Course Drive  
Mechanicsville, MD 20659

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

COUNTY FIRST BANK

\_\_\_\_\_, whose address  
P.O. BOX 2752 LAPIATA, MD 20646, is a SUBORDIN  
INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant  
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: Lot numbered Nine(9), in Block lettered "N", in the subdivision known as "PLAT EIGHT, SECTION TWO, WICOMICO  
SHORES YACHT & COUNTRY CLUB", as per plat thereof duly recorded among the Land Records of St.Mary's  
County, Maryland in Plat Book 8, Folio 49.

Address: The Real Property or its address is commonly known as 35456 Golf Course Drive, Mechanicsville, MD  
20659.

The above-described property is encumbered by a superior purchase money deed of trust from the  
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which  
purchase money deed of trust, dated June 25 2003, was recorded  
among the Land Records of St.Mary's Coun  
Maryland, in Liber 2036, folio 050.

Grantors: Alvin L. Gulce and Traci L. Gulce  
Beneficiary: Countrywide Home Loans, Inc.  
Trustee: R. Douglas Jones

Mail Notices to: COUNTY FIRST BANK, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded  
concurrently with this document.

Dated: September 8, 2003

RECORDING FEE 15.00  
TOTAL 15.00  
Res# SM03 Rcft # 81816  
EMA CSS Bk # 483  
Sep 16, 2003 03:39 PM

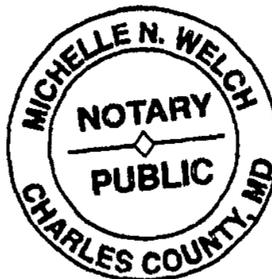
LENDER:

COUNTY FIRST BANK

By Blaine Letoski  
Authorized Officer

LENDER ACKNOWLEDGMENT

STATE OF Maryland  
County of Charles ) ss



MICHELLE N. WELCH  
Notary Public, State of Maryland  
County of Charles  
My Commission Expires June 16, 2007

On this 8th day of September, 2003, before me, the undersigned Notary Public, personally appeared  
Blaine Letoski and known to me to be the consumer loan officer, authorized agent for the Lender  
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,  
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or  
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Michelle N. Welch Residing at Hughesville MD  
Notary Public in and for said county My commission expires 6-16-07

LIBER 0023 FOLIO 027

**REQUEST FOR NOTICE**  
**Under Rule W74(c), Maryland Rules of Procedure and**  
**Real Property § 7-105(c)**

Manufacturers and Traders Trust Company ("Junior Lender"), holder of a SUBORDINATE INTEREST in the real property described below, evidenced by the mortgage/deed of trust being recorded concurrently with this instrument, **HEREBY REQUESTS NOTICE OF SALE of:**

**THE PROPERTY**

**LEGAL**

**DESCRIPTION:** All that certain lot or parcel of land located in \_\_\_\_\_ Election District, \_\_\_\_\_ County, State of Maryland, and more particularly described in the deed from \_\_\_\_\_ to \_\_\_\_\_ dated \_\_\_\_\_, and recorded in the Office for the Recording of Deeds at \_\_\_\_\_ Maryland in Deed Record Book \_\_\_\_\_, Page \_\_\_\_\_, the description of which is incorporated herein in its entirety by reference and made a part hereof, and is more commonly known as:

For the above information, please refer to the Schedule A, which is attached to the Deed of Trust.

**ADDRESS:** 29924 Burton Road, Mechanicsville, Saint Mary's, Maryland 20659

The Property is encumbered by a superior purchase money mortgage/deed of trust, dated May 07, 2003 from Grantor(s) to Trustee for the benefit of Beneficiary (each as identified below), and recorded among the land records of Mechanicsville of Saint Mary's County, Maryland, in Liber 2008, folio 92.

**GRANTOR(S):** Wayne A Field, Mary Ellen Field

**TRUSTEE:** John Burson

**BENEFICIARY:** Union Planters Bank, NA

RECORDING FEE 15.00  
TOTAL 15.00  
Res# SM02 RCP# # 79933  
EWA FLC 011 # 4600  
Sep 24, 2003 11:22 am

**NOTICE OF SALE SHALL BE MAILED TO:**

Junior Lender: Manufacturers and Traders Trust Company  
Address: One ~~M&T~~ Plaza, Buffalo, New York 14240 14203  
Fountain

Dated:

JUNIOR LENDER: Manufacturers and Traders Trust Company

LIBER 0023 FOLIO 28

By: Kelly Hibbard  
Name/Title: Supervisor, B.O.  
Authorized Officer

ACKNOWLEDGEMENT

STATE OF NEW YORK )  
COUNTY OF ERIE ) SS.:  
CITY OF BUFFALO )

On the 15<sup>th</sup> day of September, 2003, before me, the undersigned Notary Public, personally appeared Kelly Hibbard, and known to me to be the Bank Officer, authorized agent for the Junior Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Junior Lender, duly authorized by the Junior Lender through its Board of Directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this instrument and that the seal affixed is the corporate seal of said Junior Lender.

By: Ajija Wattanap Residing at: Amherst, NY  
Notary Public in and for Erie

My Commission expires: 01-27-07

AJJIMA WATTANAPANOM  
Notary Public, State of New York  
No. 01WA6086664  
Qualified in Erie County  
My Commission Expires 01-27, 2007

**RECORDATION REQUESTED BY:**

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

**WHEN RECORDED MAIL TO:**

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

**SEND TAX NOTICES TO:**

Jeffrey G. Pilkerton and Sandra Q. Pilkerton, also known of  
record as Sandra Leigh Quade  
28250 Point Lookout Road  
Loveville, MD 20656

LIBER 0023 FOLIO 029

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**REQUEST FOR NOTICE OF SALE**

County First Bank, whose address  
202 Centennial Street, La Plata, MD 20646, is a SUBORDIN  
INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant  
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: See Attached Exhibit "A"

Address: The Real Property or its address is commonly known as 28250 Point Lookout Road, Loveville, MD  
20656.

The above-described property is encumbered by a superior purchase money deed of trust from the  
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which  
purchase money deed of trust, dated July 16, 1993, was recorded  
among the Land Records of St. Mary's Coun  
Maryland, in Liber 795, folio 433.

Grantors: Jeffrey G. Pilkerton and Sandra Leigh Quade  
Beneficiary: Norman A. Pilkerton, Jr. and Mary Blanche Pilkerton  
Trustee: n/a

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded  
concurrently with this document.

Dated: August 29, 2003

LENDER:

County First Bank

By: Elaine Letoski  
Authorized Officer

RECORDING FEE 15.00  
TOTAL 15.00  
Rest SMOE Rpt # 80503  
LMA RCB Bk # 0025  
Sep 30, 2003 06:16 PM

**LENDER ACKNOWLEDGMENT**

STATE OF Maryland)  
 ) ss  
County OF St. Mary's)

On this 29th day of August, 2003, before me, the undersigned Notary Public, personally appeared  
Elaine Letoski and known to me to be the Consumer Loan Officer, authorized agent for the Lender  
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,  
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or  
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Gail M. Adkins Gail M. Adkins Residing at Great Mills

Notary Public in and for the state and county aforesaid My commission expires 08/01/07

Exhibit A

Legal Description

LIBER 0023 FOLIO 30

BEGINNING for the same at a large cedar tree on the State Road just south of the house owned by Nora Love, and running in a straight line with the wire fence there erected to the land owned by Frank Madel easterly, then with the land of said Madel in a southerly direction to the State Road, and then with the said State Road to the place of beginning, containing six acres of land, more or less.

SAVE AND EXCEPTING THEREFROM all that parcel thereof conveyed by the said Mary Louise Love to Franklin A. Abell, et ux., by deed dated June 25, 1957, and recorded among the aforesaid Land Records in Liber CBG No. 69, folio 426, and described as follows:

BEGINNING from the same at an iron pipe set on the east side of the State Road No. 5 leading from Leonardtown to Washington and at the southwest boundary of Mrs. A.K. Love's land, thence leaving the road and running with said Love's land and a wire fence South  $67^{\circ} 30'$  East 489.7 feet to an iron pipe set in the corner of said fence and on the west line of a tract formerly owned by Frank Madel now owned by David M. Stauffer, thence with said Stauffer's land and a wire fence South  $37^{\circ} 30'$  West 270.6 feet to an iron pipe set on the said Stauffer's line and at the northeast boundary of that part retained by Mary Louise Love, thence North  $71^{\circ}$  West 321 feet to an iron pipe set on the east side of the aforesaid State Road, thence with the east side of the said road North  $1^{\circ} 15'$  West 132 feet; North  $7^{\circ}$  East 169 feet to the first beginning, containing two and fifty-nine one hundredths ( $2\text{-}59/100$ ) acre of land, as surveyed by George W. Joy, Jr., on June 25, 1957.

SAVING AND EXCEPTING ALSO all that portion thereof by deeds to the State Roads Commission of Maryland, both dated November 24, 1950, and both recorded December 14, 1950, the first, referring to Plat No. 0625, and deed recorded in CBG No. 27, folio 484, and the second referring to Plat No. 0624, and deed recorded in CBG No. 27, folio 485.

Reserving a Right of First Refusal unto Norman Pilkerton, Jr. and Mary Blanche Pilkerton.

BEING all and the same land which was conveyed unto Jeffrey G. Pilkerton and Sandra Leigh Quade, as joint tenants, by deed dated July 16, 1993, from Norman Pilkerton, Jr. and Mary Blanche Pilkerton, as recorded among the Land Records of St. Mary's County, Maryland, at Liber E.W.A. No. 795, Folio 430.

SAID parcel currently being assessed by the St. Mary's County Office of the State Department of Assessment and Taxation as One and forty-one/one hundredths (1.41) acres, more or less.

Said parcel of land being further described by the description attached hereto and made a part hereof as Exhibit B.

Exhibit B

# NOKLEBY SURVEYING, INC.

P. O. BOX 736  
Lexington Park, MD 20653

26 Shangri-La Drive, S

LIBER 023 FOLIO 31

Telephone (301) 862-3135  
Fax (301) 862-4360

April 6, 1998

**A DESCRIPTION OF PARCEL 57  
SITUATED ON POINT LOOKOUT ROAD  
THIRD ELECTION DISTRICT  
ST. MARY'S COUNTY, MARYLAND**

**BEGINNING FOR THE SAME** at an iron rod set on the easterly right-of-way line of Point Lookout Road, an existing eighty (80) foot right-of-way per State Roads Commission Plat #8625. The same being the most southwesterly corner of a tract or parcel of land standing, now or formerly in the name of Francis A. Abell, etux, as recorded among the Land Records of St. Mary's County, Maryland in Liber CBG 69, Folio 326.

Thence leaving the beginning point, so fixed, leaving Point Lookout Road and running with the Abell tract;

1. S 68 - 30 - 00 E, 318.03 feet to an iron rod set being in the westerly boundary of a tract or parcel of land standing now or formerly in the name of Joseph Stauffer, as recorded among the above said Land Records in Liber EWA 1084, Folio 149.

Thence leaving the Abell tract and running with the following three parcels and the northwesterly right-of-way of an existing twenty (20) foot ingress/egress easement per Liber CBG 126, Folio 05; the Stauffer tract for a portion of; a tract or parcel of land standing now or formerly in the name of J. Warren Guy, etux, as recorded among the above said Land Records in Liber CBG 126, Folio 05 for a portion of and a tract or parcel of land standing now or formerly in the name of Guy, as recorded among the above said Land Records in Liber CBG 23, Folio 505, for the remainder of;

2. S 40 - 00 - 00 W, 387.62 feet to an iron rod set on the above described Point Lookout Road right-of-way; passing through a twenty-four (24) inch maple tree at 194.40 feet and a concrete monument found at 262.40 feet along the last course;

Thence, leaving the above described ingress/egress easement Guy tract and running with Point Lookout Road with the arc of a curve to the right having a radius of 1,722.95 feet, an arc length of 418.21 feet and a long chord bearing and distance of;

JUL-31-2003 09:04 FROM: COUNTY FIRST BANK

3012900342

TO: 301 475 8920

P.2/8

3. N 06 - 26 - 59.7, 416.13 feet to the point and place of beginning, containing 1.423 acres, more or less and as shown on the plat of survey as done by Nokleby Surveying, Inc., dated April 3, 1998.

The above being subject to all rights-of-way and easements of record and being even further subject to title search.

LIBERO 023 FILED 032

**REQUEST FOR NOTICE**  
**Under Rule W74(c), Maryland Rules of Procedure and**  
**Real Property § 7-105(c)**

Manufacturers and Traders Trust Company ("Junior Lender"), holder of a SUBORDINATE INTEREST in the real property described below, evidenced by the mortgage/deed of trust being recorded concurrently with this instrument, **HEREBY REQUESTS NOTICE OF SALE** of:

**THE PROPERTY**

**LEGAL**

**DESCRIPTION:** All that certain lot or parcel of land located in Election District, County, State of Maryland, and more particularly described in the deed from to dated , and recorded in the Office for the Recording of Deeds at Maryland in Deed Record Book , Page , the description of which is incorporated herein in its entirety by reference and made a part hereof, and is more commonly known as:

For the above information, please refer to the Schedule A, which is attached to the Deed of Trust.

**ADDRESS:** 30091 Crosswoods Drive, Mechanicsville, Saint Mary's, Maryland 206596111

The Property is encumbered by a superior purchase money mortgage/deed of trust, dated May 13, 1997 from Grantor(s) to Trustee for the benefit of Beneficiary (each as identified below), and recorded among the land records of Mechanicsville of Saint Mary's County, Maryland, in Liber 1165, folio 48.

**GRANTOR(S):** Gene A. Hopkins Sr aka Gene A. Hopkins

**TRUSTEE:**

**BENEFICIARY:** M&T Bank

RECORDING FEE 15.00  
TOTAL 15.00  
Rest SMDC Nov. # 88762  
SMA KAE BK # 433  
Oct. 02, 2003 11:29 am

**NOTICE OF SALE SHALL BE MAILED TO:**

Junior Lender: Manufacturers and Traders Trust Company  
Address: One M&T Plaza, Buffalo, New York 14240 14203  
Fountain

Dated:

JUNIOR LENDER: Manufacturers and Traders Trust Company

LIBERTY 23 FOLIO 131

By: Paul R. Rosche  
Name/Title: PAUL R. ROSCHE BANKING OFFICER  
Authorized Officer

ACKNOWLEDGEMENT

STATE OF NEW YORK )  
COUNTY OF ERIE ) SS.:  
CITY OF BUFFALO )

On the 18<sup>th</sup> day of September, 2003, before me, the undersigned Notary Public, personally appeared Paul R. Rosche, and known to me to be the Bank officer, authorized agent for the Junior Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Junior Lender, duly authorized by the Junior Lender through its Board of Directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this instrument and that the seal affixed is the corporate seal of said Junior Lender.

By: Ajima Wattanapanom Residing at: Amherst, NY  
Notary Public in and for Erie Co.

My Commission expires: 01-27-07

AJJIMA WATTANAPANOM  
Notary Public, State of New York  
No. 01WAG086664  
Qualified in Erie County  
My Commission Expires 01-27-2007

## Request for Notice of Default

Date: August 6, 2003

CHASE MANHATTAN  
RANCHO BERNARDO  
SAN DIEGO, California

RE: JOHN R HUTCHINSON

Borrower Name

29795 JOYCEWAY, MECHANICSVILLE, MD, 20659

Subject Property Address

## To Whom It May Concern:

Please be advised that CHASE MANHATTAN BANK USA, N.A. is holder of a second mortgage/deed of trust upon the above referenced premises which is subject to a first mortgage/deed of trust in your favor.

I/We, the undersigned borrower(s), hereby authorize the release from time to time, and upon request, the following information regarding my/our first mortgage loan.

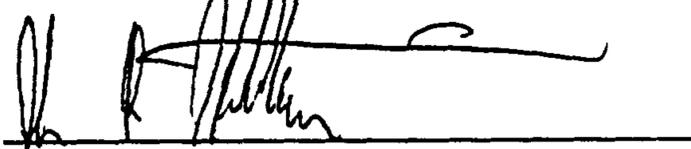
1. Balance Due
2. Notice of Default
3. Legal action taken as a result of any default

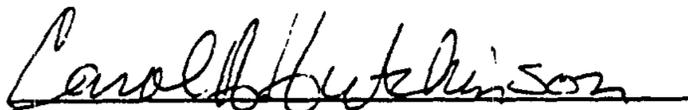
Forward above referenced information to:

CHASE MANHATTAN BANK USA, N.A.  
C/O: CHASE MANHATTAN MORTGAGE CORPORATION  
Attn: Foreclosure Dept.  
P.O. Box 5548  
Cleveland, OH 44113

RECORDING FEE	15.00
TOTAL	15.00
Rest 5002	Receipt # 01003
2003 086	210 # 1135
Oct 06: 2003	11:57 am

A copy of this authorization may be accepted as an original.

  
Borrower JOHN R HUTCHINSON

  
Borrower CAROL A HUTCHINSON

Borrower

Borrower

AC6D103 - 0702

:272:

HUTCHINSON

CE105032GG

EXHIBIT A

LOT NUMBERED TEN (10), IN THE SUBDIVISION KNOWN AS "RUSTIC HILLS, SECTION 4, PLAT 2", AS PER PLAT THEREOF DULY RECORDED AMONG THE LAND RECORDS OF ST. MARY'S COUNTY, MARYLAND IN PLAT BOOK EWA 53, FOLIO 104; TOGETHER WITH AND SUBJECT TO THE CONCURRENT RIGHT OF WAY INGRESS AND EGRESS OVER THE ACCESS EASEMENTS LEADING FROM CHERYL COURT TO SUBJECT LOT AS SHOWN ON AFORESAID PLAT; SUBJECT TO ROAD MAINTENANCE AGREEMENT AS RECORDED AMONG THE LAND RECORDS AFORESAID IN LIBER 1811, FOLIO 628.

ADDRESS: 29795 JOYCEWAY; MECHANICSVILLE, MD 20659 TAX  
MAP OR PARCEL ID NO.: 05061814

**REQUEST FOR NOTICE  
Under Rule W74(c), Maryland Rules of Procedure and  
Real Property § 7-105(c)**

Manufacturers and Traders Trust Company ("Junior Lender"), holder of a SUBORDINATE INTEREST in the real property described below, evidenced by the mortgage/deed of trust being recorded concurrently with this instrument, **HEREBY REQUESTS NOTICE OF SALE** of:

**THE PROPERTY**

**LEGAL**

**DESCRIPTION:** All that certain lot or parcel of land located in \_\_\_\_\_ Election District, \_\_\_\_\_ County, State of Maryland, and more particularly described in the deed from \_\_\_\_\_ to \_\_\_\_\_ dated \_\_\_\_\_, and recorded in the Office for the Recording of Deeds at \_\_\_\_\_ Maryland in Deed Record Book \_\_\_\_\_, Page \_\_\_\_\_, the description of which is incorporated herein in its entirety by reference and made a part hereof, and is more commonly known as:

For the above information, please refer to the Schedule A, which is attached to the Deed of Trust.

**ADDRESS:** 27094 Baptist Church Road, Mechanicsville, Saint Mary's, Maryland 20659

The Property is encumbered by a superior purchase money mortgage/deed of trust, dated September 19, 1997 from Grantor(s) to Trustee for the benefit of Beneficiary (each as identified below), and recorded among the land records of Mechanicsville of Saint Mary's County, Maryland, in Liber 1206, folio 177.

**GRANTOR(S):** Francis P Wheatley Jr aka Francis P Wheatley

**TRUSTEE:** B. George Ballman

**BENEFICIARY:** G.E. Capital Mortgage Services

RECORDING FEE	15.00
TITLE	15.00
REG. SMOE	Not + 01000
2nd LSS	31k + 1119
Oct 06: 2003	11:50 am

**NOTICE OF SALE SHALL BE MAILED TO:**

Junior Lender: Manufacturers and Traders Trust Company  
Address: One ~~M&T~~ Plaza, Buffalo, New York ~~14240~~ <sup>(FN)</sup> 14203  
*Fountain 4th Fl.*

Dated:

JUNIOR LENDER: Manufacturers and Traders Trust Company

LIBER 0023 FOLIO 38

By: Dennis A. Johnson BO  
Name/Title: Dennis A. Johnson/Banking Officer  
Authorized Officer

ACKNOWLEDGEMENT

STATE OF NEW YORK )  
COUNTY OF ERIE ) SS.:  
CITY OF BUFFALO )

On the 26th day of September, 2003, before me, the undersigned Notary Public, personally appeared DENNIS A. JOHNSON, and known to me to be the BANKING OFFICER, authorized agent for the Junior Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Junior Lender, duly authorized by the Junior Lender through its Board of Directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this instrument and that the seal affixed is the corporate seal of said Junior Lender.

By: Bette A. Musielak Residing at: Buffalo, N.Y.

Notary Public in and for Erie County

My Commission expires: 5-1-07

BETTE A. MUSIELAK  
NOTARY PUBLIC, STATE OF NEW YORK  
QUALIFIED IN ERIE COUNTY  
MY COMMISSION EXPIRES 5-1-07

RECORDATION REQUESTED BY:

County First Bank
202 Centennial Street
P.O. Box 2752
La Plata, MD 20646

LIBER 0023 FOLIO 039

WHEN RECORDED MAIL TO:

County First Bank
202 Centennial Street
P.O. Box 2752
La Plata, MD 20646

RECORDING FEE 15.00
TOTAL 15.00
Res: SMO2 RCM: # 81257
LWA KAE BK: # 1573
Oct 02, 2003 10:04 am

SEND TAX NOTICES TO:

Chad A. Stump and Deena L. Stump, also known of record as
Deena L. Grover
29924 William Drive
Mechanicsville, MD 20659

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

COUNTY FIRST BANK, whose address
P.O. BOX 2752 LaPlata, MD 20646, is a SUBORDIN

INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: Lots Numbered Two Hundred Fifteen (215) and Two Hundred Sixteen (216), Section 1, Plat One (1), of "Golden
Beach", as more particularly designated on the subdivision plat entitled "Golden Beach", Section One (1), prepared
by J.R. McCrone, Jr. said plat being duly recorded among the Plat records of St.Mary's County, Maryland in Liber
CBG No. 2, folio 97. Being located in the 5th Election District of said County.

Address: The Real Property or its address is commonly known as 29924 William Drive, Mechanicsville, MD
20659.

The above-described property is encumbered by a superior purchase money deed of trust from the
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which
purchase money deed of trust, dated March 21, 2003, was recorde
among the Land Records of St.Mary's Coun
Maryland, in Liber 1993, folio 137.

Grantors: Chad A. Stump and Deena L. Stump
Beneficiary: Molton, Allen & Williams Mortgage CO. LLC
Trustee: David N. Prenskey, Esq.

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded
concurrently with this document.

Dated: October 2, 2003

LENDER:

County First Bank

By: Elaine Letoski
Authorized Officer Elaine Letoski

LENDER ACKNOWLEDGMENT

STATE OF Maryland
County of Charles



MICHELLE N. WELCH
Notary Public, State of Maryland
County of Charles
My Commission Expires June 16, 2007

On this 2nd day of October, 2003, before me, the undersigned Notary Public, personally appeared
Elaine Letoski and known to me to be the Consumer Loan Office authorized agent for the Lender
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: Michelle N. Welch Residing at Hughesville
Notary Public in and for said County My commission expires 6-16-07

REQUEST BY SUBORDINATE LENDER FOR NOTICE OF FORECLOSURE SALE

This Request by Subordinate Lender for Notice of Foreclosure Sale is filed in accordance with the provisions of Section 7-105 (c) of Real Property Article, Maryland Ann. Code who states:

- 1. The property in which the subordinate interest is held is the following described property:

LOT 7, S/D "SECTION ONE, FOREST KNOLLS", PLAT BOOK 37/80, ST MARY'S COUNTY, MD  
37685 FRISCHHOLZ COURT, MECHANICSVILLE, MD 20659

RECORDING FEE	15.00
TOTAL	15.00
Rec'd 8/22/03	Rec'd 8/21/03
1:47 PM	2:07 PM
Oct 10, 2003	01:01 PM

- 2. The name and address of the holder of the subordinate interest is:

Department of Commerce Federal Credit Union  
Room B-818, Herbert C. Hoover Building  
Washington, D.C. 20230

- 3. The names of the original parties to the superior mortgage or deed of trust are as follows:

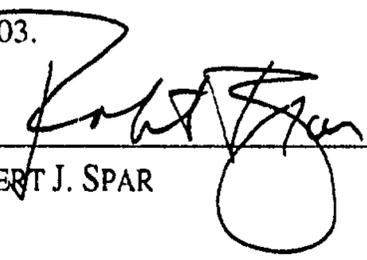
Grantor(s): John S. Loving and Jeannette W. Loving

Trustee(s): John Burson

Beneficiary: Union Planters Bank, NA

- 4. The superior mortgage or deed of trust was recorded on May 22, 2003 in Liber 2013 at folio 239 of the land records of St. Mary's County, Maryland.

In witness whereof, Robert J. Spar, Agent of the aforesaid Federal Credit Union had executed the foregoing instrument this 30<sup>th</sup> day of September 2003.

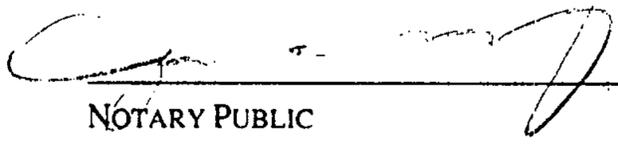
  
ROBERT J. SPAR

DISTRICT OF COLUMBIA      SS:

I hereby certify that on this 30<sup>th</sup> day of September 2003 before me, the subscribed, a Notary Public of the jurisdiction aforesaid, personally appeared Robert J. Spar, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and did acknowledge that he executed the same for the purpose therein contained.

In testimony whereof, I have hereunto set my hand and affixed by official seal the day and year aforesaid.

Joseph C. Karas Jr.  
Notary Public, District of Columbia  
My Commission Expires 10-14-2006

  
NOTARY PUBLIC



My commission expires:

After recording, return to:      Robert J. Spar, Esquire  
3201 Birchtree Lane  
Silver Spring, Maryland 20906

**REQUEST FOR NOTICE OF SALE**

Pursuant to the provisions of Section 7-105© of the Real Property Article of the Annotated Code of Maryland and Maryland Rule W7 4a.2.©, notice of any proposed foreclosure sale under the Superior Mortgage or Deed of Trust described below is hereby requested by:

**Educational Systems Federal Credit Union**  
**3950 48<sup>th</sup> Street**  
**Bladensburg, MD 20710**

RECORDING FEE 15.00  
 TOTAL 15.00  
 Rest of State Not + 81500  
 LMA LP 01K + 2004  
 Oct 14, 2003 09:03 am

which is the holder of subordinated interest in the property described as follows:

*SEE EXHIBIT "A", LEGAL DESCRIPTION,*

which has the address 29795 Charlotte Hall Rd, Charlotte Hall, MD 20622.

A Superior Deed of Trust/Mortgage was granted by:  
Carolyn R. Thomas, as grantor to Jon M. Bray & Lloyd D. Smoot III,  
 trustees; securing Banc One Mortgage Corporation, the Lender, dated March 31, 1993 and recorded April 14, 1993 among the land records of St. Mary's County, Maryland in liber 766 at folio 49.

This instrument has been prepared by Ronald M. Miller, a Maryland licensed attorney at law, on behalf of Educational Systems Federal Credit Union, one of the parties named in this instrument.

  
 \_\_\_\_\_  
 Ronald M. Miller

## EXHIBIT A

ALL THAT PIECE OR PARCEL OF GROUND SITUATE, LYING AND BEING IN THE 5TH ELECTION DISTRICT OF ST. MARY'S COUNTY, STATE OF MARYLAND, BEING DESCRIBED AS FOLLOWS TO WIT:

BEGINNING FOR THE SAME AT AN IRON PIN SET ON THE NORTHWESTERLY RIGHT-OF-WAY LINE OF OLD MD. RTE. 5, 40' WIDE, SAID POINT BEING LOCATED ON THE NORTHERLY OUTLINE OF A 20' WIDE STRIP CONVEYED TO JAMES CHENLEY, ET AL, BY DEED RECORDED IN LIBER 260, FOLIO 311, THENCE RUNNING WITH THE NORTHERLY OUTLINE OF SAID STRIP N. 65° 40' 00" W. 462.97' TO AN IRON PIN SET ON THE EAST SIDE OF AN OLD RAILROAD RIGHT-OF-WAY; THENCE RUNNING WITH SAID RIGHT-OF-WAY, 33' FROM THE CENTERLINE OF THE OLD RAILROAD BED, 200.27' ALONG THE ARC OF A CURVE DEFLECTING TO THE RIGHT, SAID CURVE HAVING A RADIUS OF 4,598.34' AND A LONG CHORD OF N. 00° 53' 53" E. 200.26' TO AN IRON PIN SET, SAID POINT BEING S. 67° 10' 33" E. 4.23' FROM AN IRON PIPE FOUND; THENCE LEAVING SAID RAILROAD RIGHT-OF-WAY AND RUNNING WITH THE NORTHERLY OUTLINE OF THE SUBJECT PARCEL S. 67° 10' 33" E. 565.76' TO AN IRON PIN SET NEAR A UTILITY POLE ON THE FIRST MENTIONED RIGHT-OF-WAY LINE OF OLD MD. RTE. 5; THENCE RUNNING WITH SAID RIGHT-OF-WAY LINE 111.32' ALONG THE ARC OF A CURVE DEFLECTING TO THE LEFT, SAID CURVE HAVING A RADIUS OF 730.68' AND A LONG CHORD OF S. 33° 13' 43" W. 111.21' TO A POINT; THENCE 88.96' ALONG THE ARC OF A CURVE DEFLECTING TO THE LEFT, SAID CURVE HAVING A RADIUS OF 3,092.47' AND A LONG CHORD OF S. 28° 02' 25" W. 88.96' TO THE PLACE OF BEGINNING.

BEING THE SAME PROPERTY WHICH BY DEED DATED 03-31-93 AND RECORDED 04-14-93 AMONG THE LAND RECORDS OF ST. MARY'S COUNTY IN BOOK 766, PAGE 37 WAS GRANTED AND CONVEYED BY SHEILA A. BUTLER AND DIANE M. BUTLER, CO-PERSONAL REPRESENTATIVES OF THE ESTATE OF JOHN FRANCIS BUTLER, SR., DECEASED ESTATE NO. 5270, SURVIVING TENANT BY THE ENTIRETIES OF GERALDINE M. BUTLER, DECEASED AND SHEILA A. BUTLER, DIANE M. BUTLER AND JOHN F. BUTLER, JR., SOLE HEIRS OF THE ESTATE OF JOHN FRANCIS BUTLER, SR., DECEASED AND JOSEPH C.D. THOMAS TO CAROLYN REBECCA THOMAS.

RECORDATION REQUESTED BY:

County First Bank
202 Centennial Street
P.O. Box 2752
La Plata, MD 20646

LIBER 0023 FOLIO 043

WHEN RECORDED MAIL TO:

County First Bank
202 Centennial Street
P.O. Box 2752
La Plata, MD 20646

SEND TAX NOTICES TO:

Mark L. Morris and Sherry A. Morris
45894 Mourning Dove Court
Great Mills, MD 20634

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

County First Bank, whose address
P. O. Box 2752, La Plata, MD, 20646, is a SUBORDIN
INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant
to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: See Exhibit "A" Legal Description attached hereto and made a part hereof.

Address: The Real Property or its address is commonly known as 45894 Mourning Dove Court, Great Mills, MD
20634.

The above-described property is encumbered by a superior purchase money deed of trust from the
below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which
purchase money deed of trust, dated January 8, 2003, was recorded
among the Land Records of St. Mary's Coun
Maryland, in Liber 1952, folio 344.

Grantors: Mark L. Morris and Sherry A. Morris
Beneficiary: Allfirst Bank
Trustee:

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded
concurrently with this document.

Dated: October 8, 2003

LENDER:

County First Bank

By: Elaine Letoski
Authorized Officer Elaine Letoski

RECORDING FEE 15.00
TOTAL 15.00
Rest 5M02 Ref: # 81723
LMA CSS RI: # 2644
Oct 15, 2003 10:06 am

LENDER ACKNOWLEDGMENT

STATE OF MARYLAND )
) SS
COUNTY OF CHARLES )

On this 8th day of October, 2003, before me, the undersigned Notary Public, personally appeared
ELAINE I. LETOSKI and known to me to be the Consumer Loan Officer, authorized agent for the Lender
that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender,
duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or
she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: [Signature] Residing at WASHINGTON, MD
Notary Public in and for CHARLES, MARYLAND My commission expires MY COMMISSION
EXPIRES ON JULY 3, 2007

**Exhibit "A"**  
**Legal Description**

BEING KNOWN AND DESIGNATED as Lot Numbered TWENTY (20), Block A, as shown on a subdivision plat entitled "PLAT TWO, SECTION TWO, LOTS 12 THRU 24, VICTORIA'S GRANT", as recorded thereof among the Plat Records of St. Mary's County, Maryland in Plat Book EWA 44, page 25. Being in the Eighth (8<sup>th</sup>) Election District of said County. The improvements thereon being known as **45894 Mourning Dove Court, Great Mills, Maryland 20634.**

**BEING** all and the same land conveyed unto Mark L. Morris and Sherry A. Morris by deed dated April 23, 1998, from Quality Built Homes, Inc., as recorded among the Land Records of St. Mary's County, Maryland, at Liber E.W.A. No. 1275, Folio 169.

RECORDATION REQUESTED BY:

COUNTY FIRST BANK
202 Centennial Street
P.O. Box 2752
La Plata, MD 20646

LIBER 0023 FOLIO 045

WHEN RECORDED MAIL TO:

COUNTY FIRST BANK
202 Centennial Street
P.O. Box 2752
La Plata, MD 20646

SEND TAX NOTICES TO:

Elizabeth Yates
35531 Army Navy Drive
Mechanicsville, MD 20659

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

COUNTY FIRST BANK

whose address is P.O. BOX 2752 LAPLATA, MD 20646, is a SUBORDINATE INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: All of Lot Numbered Eighty-Seven (87), Section One (1), Plat One (1), in the Subdivision known as "Wicomco Shores", as per plat thereof duly recorded among the plat records of St.Mary's County, Maryland at Liber CBG 4 folio 50.

Address: The Real Property or its address is commonly known as 35531 Army Navy Drive, Mechanicsville, MD 20659.

The above-described property is encumbered by a superior purchase money deed of trust from the below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which purchase money deed of trust, dated October 9, 2003, was recorded among the Land Records of St.Mary's County Maryland, in Liber 2142, folio 256.

Grantors: Elizabeth Yates
Beneficiary: 1st MARINER BANK
Trustee: GEORGE H. MANTAKOS AND ROBERT P. WARR

Mail Notices to: COUNTY FIRST BANK, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded concurrently with this document.

Dated: October 27, 2003

LENDER:

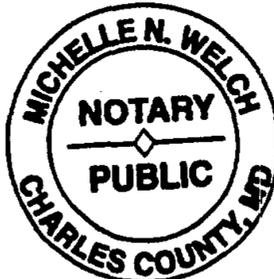
COUNTY FIRST BANK

By: Elaine Letoski
Authorized Officer

RECORDING FEE 15.00
TOTAL 15.00
Ref # 5002 Ref # 88884
LAPLATA MD Bk # 724
Nov 05, 2003 12:03 PM

LENDER ACKNOWLEDGMENT

STATE OF Maryland
County of Charles



MICHELLE N. WELCH
Notary Public, State of Maryland
County of Charles
My Commission Expires June 16, 2007

On this 27th day of October, 2003, before me, the undersigned Notary Public, personally appeared Elaine Letoski and known to me to be the consumer loan officer, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: Michelle N. Welch Residing at: Hughesville
Notary Public in and for: Said county My commission expires: 10-16-07

LIBER 0023 FOLIO 046

RECORDING FEE 15.00  
TOTAL 15.00  
Rest # SMGE Acpt # 83719  
KAE BIK # 1493  
Nov 12, 2003 01:43 PM

**REQUEST FOR NOTICE**  
**Under Rule W74(c), Maryland Rules of Procedure and**  
**Real Property § 7-105(c)**

Manufacturers and Traders Trust Company ("Junior Lender"), holder of a SUBORDINATE INTEREST in the real property described below, evidenced by the mortgage/deed of trust being recorded concurrently with this instrument, **HEREBY REQUESTS NOTICE OF SALE of:**

**THE PROPERTY**

**LEGAL**

**DESCRIPTION:** All that certain lot or parcel of land located in Election District, County, State of Maryland, and more particularly described in the deed from to dated , and recorded in the Office for the Recording of Deeds at Maryland in Deed Record Book , Page , the description of which is incorporated herein in its entirety by reference and made a part hereof, and is more commonly known as:

For the above information, please refer to the Schedule A, which is attached to the Deed of Trust.

**ADDRESS:** 37988 Indian Creek Drive, Charlotte Hall, Saint Mary's, Maryland 206223148

The Property is encumbered by a superior purchase money mortgage/deed of trust, dated October 13, 2001 from Grantor(s) to Trustee for the benefit of Beneficiary (each as identified below), and recorded among the land records of Charlotte Hall of Saint Mary's County, Maryland, in Liber 1722, folio 77.

**GRANTOR(S):** Richard Sydney Cox, Peggy J Cox

**TRUSTEE:**

**BENEFICIARY:** Allfirst Bank

**NOTICE OF SALE SHALL BE MAILED TO:**

Junior Lender: Manufacturers and Traders Trust Company  
Address: One ~~M&T~~ Plaza, Buffalo, New York ~~14240~~

*fo. to: 14203  
LHFI*

Dated:

JUNIOR LENDER: Manufacturers and Traders Trust Company

LIBER 0023 FOLIO 047

By: [Signature]  
Name/Title: Traci Whitney / Officer  
Authorized Officer

ACKNOWLEDGEMENT

STATE OF NEW YORK )  
COUNTY OF ERIE ) SS.:  
CITY OF BUFFALO )

On the 27<sup>th</sup> day of Oct., 2002, before me, the undersigned Notary Public, personally appeared Traci Whitney, and known to me to be the Officer, authorized agent for the Junior Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Junior Lender, duly authorized by the Junior Lender through its Board of Directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this instrument and that the seal affixed is the corporate seal of said Junior Lender.

By: [Signature] Residing at: \_\_\_\_\_

Notary Public in and for Erie County, NY State

My Commission expires: 9-24-05

2005

**RECORDATION REQUESTED BY:**

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

LIBER 0023 FOLIO 018

**WHEN RECORDED MAIL TO:**

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

**SEND TAX NOTICES TO:**

Denise C. Gardner  
45912 Patuxent Lane  
California, MD 20619

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**REQUEST FOR NOTICE OF SALE**

County First Bank, whose address  
P. O. Box 2752. La Plata, Maryland 20646, is a SUBORDIN

INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: Lot numbered SIX (6), as shown on a plat of subdivision entitled "LEVERINGS SUBDIVISION NO. 1 of PATUXENT BEACH", as per plat thereof recorded among the Land Records of St. Mary's County, Maryland in Plat Book JMM No. 1, Folio 456.

BEING all and the same land conveyed unto Denise C. Gardner, by deed dated January 5, 2001, from William F. Wellington and Gloria D. Wellington, as recorded among the Land Records of St. Mary's County, Maryland, at Liber E.W.A. No. 1604, Folio 614.

Address: The Real Property or its address is commonly known as 45912 Patuxent Lane, California, MD 20619.

The above-described property is encumbered by a superior purchase money deed of trust from the below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which purchase money deed of trust, dated June 18, 2003, was recorded among the Land Records of St. Mary's County Maryland, in Liber 2038, folio 211.

Grantors: Denise Cherington a/k/a Denise Gardner  
Columbia National Incorporated  
Beneficiary: \_\_\_\_\_  
Trustee: Douglas Douglas and Connie Iampieri

Mail Notices to: **County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646**

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded concurrently with this document.

Dated: November 21, 2003

LENDER:

County First Bank

By: [Signature]  
Authorized Officer

RECORDING FEE 15.00  
TOTAL 15.00  
Rest 5M02 Rest # 84821  
EMR REC BIR # 99  
Dec 01, 2003 11:04 am

LENDER ACKNOWLEDGMENT

STATE OF Maryland

County OF St. Mary's ) SS )

LIBER 0023 FOLIO 49

On this 21st day of NOVEMBER, 2003, before me, the undersigned Notary Public, personally appeared SUZANNE M. BARNHART and known to me to be the LOAN OFFICER AND A.V.D. AND authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By [Signature] Residing at 26596 MALLORY WAY  
MECHANICSVILLE MD 20659

Notary Public in and for THE STATE OF MD My commission expires 4/1/2009

RECORDATION REQUESTED BY:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

WHEN RECORDED MAIL TO:

County First Bank  
202 Centennial Street  
P.O. Box 2752  
La Plata, MD 20646

SEND TAX NOTICES TO:

Daniel I. Mattingly and Eun Jung Mattingly  
39373 Harper Place  
Mechanicsville, MD 20659

LIBER 0023 FOLIO 050

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

REQUEST FOR NOTICE OF SALE

COUNTY FIRST BANK

P.O. BOX 2752 LAPLATA, MD 20646

, whose address is a SUBORDIN

INTEREST HOLDER in the property described below, and requests notice of sale of such property pursuant to Rule W74(c) of the Maryland Rules of Procedure.

Legal Description: Lot numbered Three (3), in a subdivision known as "STANDARD SUBDIVISION PLAT, LOTS 1 THRU 10, HARPERS CORNER", duly recorded among the Plat Records of St.Mary's County, Maryland at Plat Book 44, Folio 71; TOGETHER WITH AND SUBJECT TO a 25' Common Access Easement labeled #1 to be used in common with others as shown on the above referenced subdivision plat.

Address: The Real Property or its address is commonly known as 39373 Harper Place, Mechanicsville, MD 20659.

The above-described property is encumbered by a superior purchase money deed of trust from the below-named Grantors to the below-named Trustees for the benefit of the below-named Beneficiary, which purchase money deed of trust, dated August 8, 2003, was recorded among the Land Records of St.Mary's County Maryland, in Liber 2081, folio 550.

Grantors: DANIEL I. MATTINGLY AND EUN JUNG MATTINGLY  
Beneficiary: COUNTRYWIDE HOME LOANS, INC.  
Trustee: R. DOUGLAS JONES

Mail Notices to: County First Bank, 202 Centennial Street, P.O. Box 2752, La Plata, MD 20646

who is a person with an interest in the subject real property as evidenced by a deed of trust being recorded concurrently with this document.

Dated: November 25, 2003

LENDER:

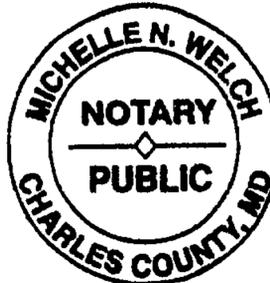
County First Bank

By: Elaine Letoski  
Authorized Officer

RECORDING FEE 15.00  
TOTAL 15.00  
Rec'd SMD2 Rec'd # 84803  
SMA LP Bk # 213  
Dec 02, 2003 09:36 am

LENDER ACKNOWLEDGMENT

STATE OF Maryland )  
County of Charles ) ss



MICHELLE N. WELCH  
Notary Public, State of Maryland  
County of Charles  
My Commission Expires June 16, 2007

On this 25th day of November, 2003, before me, the undersigned Notary Public, personally appeared Elaine Letoski and known to me to be the Consumer Loan Officer, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By: Michelle N. Welch Residing at: Hughesville  
Notary Public in and for: said County My commission expires: 10-11-07

LIBER 0023 FOLIO 51

**REQUEST FOR NOTICE**  
**Under Rule W74(c), Maryland Rules of Procedure and**  
**Real Property § 7-105(c)**

RECORDING FEE 15.00  
TOTAL 15.00  
Rest of State 10/17/97  
LAW FEE 11/1/97  
Dec 03, 2003 11:43 am

Manufacturers and Traders Trust Company ("Junior Lender"), holder of a SUBORDINATE INTEREST in the real property described below, evidenced by the mortgage/deed of trust being recorded concurrently with this instrument, **HEREBY REQUESTS NOTICE OF SALE of:**

**THE PROPERTY**

**LEGAL**

**DESCRIPTION:** All that certain lot or parcel of land located in Election District, County, State of Maryland, and more particularly described in the deed from to dated , and recorded in the Office for the Recording of Deeds at

Maryland in Deed Record Book , Page , the description of which is incorporated herein in its entirety by reference and made a part hereof, and is more commonly known as:

For the above information, please refer to the Schedule A, which is attached to the Deed of Trust.

**ADDRESS:** 27190 Neale Court, Mechanicsville, Saint Mary's, Maryland 20659

The Property is encumbered by a superior purchase money mortgage/deed of trust, dated March 20, 1998 from Grantor(s) to Trustee for the benefit of Beneficiary (each as identified below), and recorded among the land records of Mechanicsville of Saint Mary's County, Maryland, in Liber 1256, folio 540.

**GRANTOR(S):** Gregory J Vermeire, Paula L Vermeire

**TRUSTEE:** B. George Ballman

**BENEFICIARY:** G.E Capital Mortgage Service Inc.

**NOTICE OF SALE SHALL BE MAILED TO:**

Junior Lender: Manufacturers and Traders Trust Company  
Address: One ~~M&T~~ Plaza, Buffalo, New York ~~14240~~

*Fr. Lender  
M&T  
14203*

Dated: 11-18-03

JUNIOR LENDER: Manufacturers and Traders Trust Company

LIBER 0023 FOLIO 52

By: [Signature]  
Name/Title: Trace Whitney Iotrau  
Authorized Officer

ACKNOWLEDGEMENT

STATE OF NEW YORK )  
COUNTY OF ERIE ) SS.:  
CITY OF BUFFALO )

On the 18<sup>th</sup> day of Nov., 2003, before me, the undersigned Notary Public, personally appeared Trace Whitney, and known to me to be the Bank officer - BO, authorized agent for the Junior Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Junior Lender, duly authorized by the Junior Lender through its Board of Directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this instrument and that the seal affixed is the corporate seal of said Junior Lender.

By: [Signature] Residing at: \_\_\_\_\_  
Notary Public in and for Eric County, NY State

My Commission expires: 9.24.05

2005

LIBER 0023 FOLIO 53

RECORDING FEE 15.00  
TOTAL 15.00  
Regt SMC 10/17/99  
LWR W/E 11/17/99  
Dec 17, 2000 11:15 am

**REQUEST FOR NOTICE**  
**Under Rule W74(c), Maryland Rules of Procedure and**  
**Real Property § 7-105(c)**

Manufacturers and Traders Trust Company ("Junior Lender"), holder of a SUBORDINATE INTEREST in the real property described below, evidenced by the mortgage/deed of trust being recorded concurrently with this instrument, **HEREBY REQUESTS NOTICE OF SALE of:**

**THE PROPERTY**

**LEGAL**

**DESCRIPTION:** All that certain lot or parcel of land located in Election District, County, State of Maryland, and more particularly described in the deed from to dated , and recorded in the Office for the Recording of Deeds at Maryland in Deed Record Book , Page , the description of which is incorporated herein in its entirety by reference and made a part hereof, and is more commonly known as:

For the above information, please refer to the Schedule A, which is attached to the Deed of Trust.

**ADDRESS:** 29944 William Drive, Mechanicsville, Saint Mary's, Maryland 20659

The Property is encumbered by a superior purchase money mortgage/deed of trust, dated March 27, 1999 from Grantor(s) to Trustee for the benefit of Beneficiary (each as identified below), and recorded among the land records of Mechanicsville of Saint Mary's County, Maryland, in Liber 1415, folio 189.

**GRANTOR(S):** Carl J Gray, Susan M Gray

**TRUSTEE:**

**BENEFICIARY:** First National Bank

**NOTICE OF SALE SHALL BE MAILED TO:**

Junior Lender: Manufacturers and Traders Trust Company  
Address: One ~~M&T~~ Plaza, Buffalo, New York 14240

*Fountain*  
*Y<sup>th</sup> Fl.* *14240*

Dated: 11-21-03

JUNIOR LENDER: Manufacturers and Traders Trust Company

LIDER 0023 FOLIO 054

By: [Signature]  
Name/Title: Trou Whitney Officer  
Authorized Officer

ACKNOWLEDGEMENT

STATE OF NEW YORK )  
COUNTY OF ERIE ) SS.:  
CITY OF BUFFALO )

On the 21<sup>st</sup> day of Nov., 2003, before me, the undersigned Notary Public, personally appeared Trou Whitney, and known to me to be the BO, authorized agent for the Junior Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Junior Lender, duly authorized by the Junior Lender through its Board of Directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this instrument and that the seal affixed is the corporate seal of said Junior Lender.

By: [Signature] Residing at: \_\_\_\_\_

Notary Public in and for Erie County, NY State

My Commission expires: 9-24-05

2003