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or grantor of the mortgage or deed of trust being foreclosed.

Date: October 26, 1981

STANDARD FEDERAL SAVINGS AND LOAN ASSOCIATION

By: Janet R. Gregory  
Janet R. Gregory  
Its: Assistant Vice President

481 North Frederick Avenue  
Gaithersburg, Maryland 20877

ACKNOWLEDGEMENT

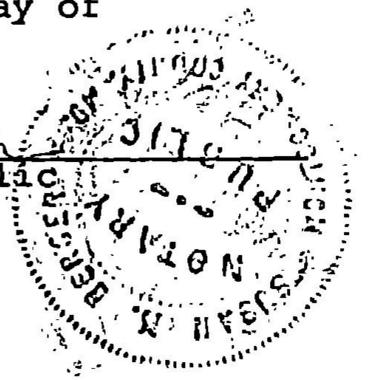
STATE OF MARYLAND

COUNTY OF Montgomery

Before me, Notary Public in and for the jurisdiction aforesaid, personally appeared this date, Janet R. Gregory personally well known (or satisfactorily proven) to me to be the Assistant Vice President of Standard Federal Savings and Loan Association, who, being first duly sworn, did acknowledge that he/she executed said Instrument as the free act for the uses and purposes therein contained.

WITNESS my hand and official seal this 26th day of October, 19 81.

Susan M. Berger  
Susan M. Berger Notary Public



My Commission expires the 1st day of July, 198 2.

(NOTARIAL SEAL)

Re: Nelson C. Hart & Brenda L. Hart  
Loan Number: #50-027637

Mailed to: Schreier & Cutler