

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

Date: November 30, 1981

STANDARD FEDERAL SAVINGS AND LOAN ASSOCIATION

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

481 North Frederick Avenue
Gaithersburg, Maryland 208

ACKNOWLEDGEMENT

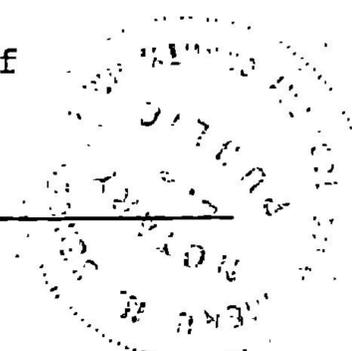
STATE OF MARYLAND

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 & 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 30th day of November, 19 81.

Susan M. Berger
Notary Public
Susan M. Berger



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

(NOTARIAL SEAL)

Re: Harold Gene Muncy, Jr. & Susan A. Mundy

Loan Number #50-028050