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

Date: January 30, 1982

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

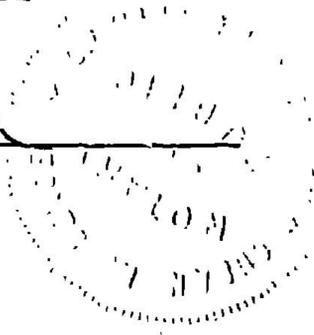
STATE OF MARYLAND

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 30 day of January, 19 82.

Susan M. Berger  
Notary Public  
Susan M. Berger



My Commission expires the 01 day of July, 1982.

(NOTARIAL SEAL)

Re: Marilyn Kay F. Manners  
60-028712