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

Date: May 14, 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 14 day of May, 1982.

Susan M. Berger
Notary Public
Susan M. Berger

My Commission expires the 01 day of July, 1982.

(NOTARIAL SEAL)

Re: Charles P. Cruz
50-035062

MAIL TO:
STANDARD FEDERAL SAVINGS & LOAN ASSN
481 NORTH FREDERICK AVENUE
GAITHERSBURG, MDI 20877