

IN THE CIRCUIT COURT FOR CARROLL COUNTY, MARYLAND

JEANIE P. GISRIEL *
Plaintiff *
vs. *
WILLIAM F. GISRIEL, JR. *
Defendant *

CASE NO. C-91-11190 DV

JUDGMENT OF ABSOLUTE DIVORCE

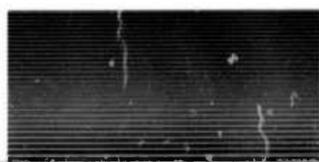
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CIRCUIT COURT
CARROLL CO., MD
APR 1 1 55 PM '92
LARRY M. SHARPE
CLERK

THIS cause having come for a hearing and being duly submitted, the proceedings were read and considered, it is this 15th day of April, 1992, by the Circuit Court for Carroll County:

ORDERED, that the plaintiff, JEANIE P. GISRIEL, is hereby granted an absolute divorce from the defendant, WILLIAM F. GISRIEL, JR.; and

IT IS FURTHER ORDERED, that the Marital Settlement Agreement between the parties dated April 1, 1992 relative to custody, child support, alimony, property rights, counsel fees, court costs, etc., be and the same is hereby approved and made a part of and incorporated in this Judgment, but not merged therein, having the same force and effect as if fully set forth herein; and

IT IS FURTHER ORDERED, that the parties are hereby granted joint legal custody of JOHN PATRICK GISRIEL, HEATHER



MARIE GISRIEL and SEAN MICHAEL GISRIEL and that the plaintiff is granted the sole physical custody of HEATHER MARIE GISRIEL and SEAN MICHAEL GISRIEL and that the defendant is granted the sole physical custody of JOHN PATRICK GISRIEL, all subject to reasonable visitation in accordance with the terms of and as more fully set forth in the Marital Settlement Agreement; and

IT IS FURTHER ORDERED, that the said defendant shall pay directly to the plaintiff the sum of \$600.00 per month, per child, for the maintenance and support of HEATHER MARIE GISRIEL and SEAN MICHAEL GISRIEL, for a total of \$1,200.00 per month, accounting from the date of said Agreement, in accordance with the terms of and as more fully set forth in the Marital Settlement Agreement; and

IT IS FURTHER ORDERED, that the defendant shall pay directly to the plaintiff the sum of \$400.00 per month, for a period of twenty-four (24) consecutive months, as rehabilitative alimony as more specifically set forth in the Marital Settlement Agreement; and

IT IS FURTHER ORDERED, that no right of alimony shall accrue unto the defendant by virtue of his express waiver thereof, in accordance with the said Marital Settlement Agreement; and

IT IS FURTHER ORDERED, that if the Defendant accumulates support payments arrears amounting to more than thirty (30) days, he shall be subject to earnings withholding; he is

required to notify the Court within ten (10) days of any change of address or employment so long as he is obligated to pay child support in accordance with this Judgment of Divorce; and failure to do so shall subject him to a penalty not to exceed two hundred fifty dollars (\$250.00), and may result in his not receiving notice of proceedings for earning withholding; and

IT IS FURTHER ORDERED, that this is a qualified domestic relations order as defined in the Retirement Equity Act of 1984, as from time to time amended, and in accordance therewith, the civil pension known as the John Hanson Savings Bank, F.S.B. Employee 401(K) Plans and Trust and the John Hanson Savings and Loan, F.S.B. Employee Stock Ownership and Retirement Plan, located at the John Hanson Savings Bank, F.S.B., 7610 Pennsylvania Avenue, Suite 201, Forestville, Maryland 20747, Employer I.D. No. 52-0734598; are the civil 401(K) Plans and ESOP and Retirement Plan subject to this Order.

The participant in the pension is the defendant, WILLIAM F. GISRIEL, JR., who presently resides at 6185-C Timdan Court, Eldersburg, Maryland 21784. The alternate payee is the plaintiff, JEANIE P. GISRIEL, who currently resides at 1133 Long Valley Road, Westminster, Maryland 21157. The plaintiff/alternate payee's equitable interest in said pension is hereby declared to be fifty percent (50%) of the "marital share" of said pension benefit, the marital share being that fraction of

the benefit whose numerator shall be the number of months of the parties' marriage during which benefits were being accumulated and whose denominator shall be the total number of months during which benefits were accumulated prior to the time when the payment of such benefits shall commence. The plaintiff, JEANIE P. GISRIEL, shall receive fifty percent (50%) of the aforesaid marital share of any payments made from the pension to the participant, including any death or hardship benefits, if, as, and when such payments are made; and

IT IS FURTHER ORDERED, that the Court retains jurisdiction to amend this Judgment for the purpose of maintaining its qualifications as a qualified domestic relations order under the Retirement Equity Act of 1984, or any other or subsequent legislation; and both parties and the plan manager shall take whatever actions may be necessary to establish or maintain these qualifications, provided that no such amendments shall require the Plan to provide any type or form of benefits, or any option not otherwise provided under the Plan, and further provided that no such amendment or the right of the Court to so amend will invalidate this Order as "Qualified" under the Retirement Act; and

IT IS FURTHER ORDERED, that each party shall pay their own counsel fees; and

IT IS FURTHER ORDERED, that the plaintiff, JEANIE P. GISRIEL, pay the open costs of this proceeding as taxed by the

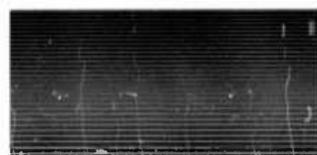
Clerk of the Court.

Raymond E. Beck
J U D G E

APPROVED AS TO FORM:

William O'B. Finch Jr.
William O'B. Finch Jr.
Attorney for Plaintiff

Benjamin F. Lucas, II
Benjamin F. Lucas, II
Attorney for Defendant



MARITAL SETTLEMENT AGREEMENT

THIS MARITAL SETTLEMENT AGREEMENT, made this 1st day of April, 1992, by and between JEANIE PATRICIA GISRIEL, hereinafter called "Wife", and WILLIAM FRANCIS GISRIEL, JR., hereinafter called "Husband".

R E C I T A T I O N S:

The parties hereto are Husband and Wife, having been duly married by a Religious Ceremony in Baltimore County, Maryland on June 3, 1972.

The parties have been living separate and apart since February 14, 1990 and the parties recognize that their separation was effected with the intent of terminating the marital relationship.

The parties mutually desire to formalize by this Agreement that their separation has become voluntary, and to fix their respective rights with regard to custody, child support, the support of themselves and each other, the property and possession rights of each, and the liabilities and obligations of each as well as all of the matters arising out of the marital relationship between them.

NOW, THEREFORE, in consideration of the premises, the mutual benefits arising hereunder, the covenants of each, and for the purposes of accomplishing the ends sought, Husband and Wife agree as follows:

1. AGREEMENT TO LIVE SEPARATE AND APART

The parties do hereby expressly agree to continue living separate and apart from one another, in separate residences, without cohabitation for the purpose of and with a mutual interest of terminating the marriage and the marital relationship between them. The physical separation having commenced on February 14, 1990 and, as of the date of this Agreement, shall become mutual and voluntary.

Neither of the parties shall interfere with or molest the other, nor endeavor in any way to exercise any marital control or right over the other, or to have any marital relations with the other, or to exert or demand any right to reside in the home of the other. Each party shall be free to go his or her own respective way as fully and to the same extent as if they had never been joined in matrimony, insofar as the law

PLAINTIFF'S EXHIBIT #1 09-11-90 4/1/92

allows. Neither party shall come to the home of the other without first having given notice of his or her pending arrival. Each party shall keep the other advised of how he or she may be contacted in the event of an emergency.

2. CARE AND CUSTODY OF THE MINOR CHILDREN

Three (3) children were born to the parties as a result of their marriage; namely, JOHN PATRICK GISRIEL (hereinafter called "John"), born May 8, 1975; HEATHER MARIE GISRIEL (hereinafter called "Heather"), born June 22, 1978; and SEAN MICHAEL GISRIEL (hereinafter called "Sean"), born June 10, 1980. The parties agree that they shall have joint legal custody of the minor children. The parties further agree that sole physical custody of John shall remain with Husband, and that sole physical custody of Heather and Sean shall remain with Wife. Wife shall have the right to have John with her at all reasonable times. Husband shall have the right to have Heather and Sean with him at all reasonable times, but not by way of limitation of the following specific right of visitation:

(i) Alternate weekends from Friday at 6:00 p.m. until Sunday at 6:00 p.m.

(ii) On the holidays specifically set forth in this subparagraph and the birthdays of Heather and Sean, Husband shall have the right to have the children with him on an alternating every-other-year basis. Wife shall have a similar right to have Heather and Sean with her in alternate years to the end that the arrangement shall be reversed every other year, so that each of the parties shall have Heather and Sean on the same holiday or birthday once every two (2) years: New Year's Day; Easter Day; Memorial Day; Independence Day; Labor Day; Thanksgiving Day; the day after Thanksgiving Day; Christmas Eve; Christmas Day; and Heather's and Sean's birthdays.

(iii) Heather and Sean shall be with Wife on Mother's Day and on Wife's birthday, and with Husband on Father's Day and on Husband's birthday.

(iv) Husband shall be entitled to have Heather and Sean for two (2) continuous weeks in the summer for vacation purposes. Husband shall notify Wife by May 1st of the year in question as to the date of selection.

(v) Should there be a conflict in the rights of the parties with reference to an over-lap of subparagraphs (i) through (iv), the more specific, e.g. (ii), shall govern over the more general, e.g. (i), except as to summer vacation

periods where Heather and Sean are actually on vacation away from the residence of the vacationing parent.

The parties shall cooperate to the fullest extent possible to effect a close relationship between the parents and children, provided, however, the exercise of visitation shall not interfere with the school schedule of the children, nor with bona fide plans previously made for their activities, and shall be with due regard for the health and general welfare of the children.

The parties shall consult regarding the emotional, moral, educational, physical and general welfare of their children. Both parents shall participate as much as possible in making all decisions with respect to education, medical treatment, illness, operations (except in emergencies), health, welfare and other matters of similar importance affecting the children. Decisions with respect to the aforesaid matters shall not be made by either of the parties in such manner as to exclude the other from participation therein, and each party shall notify the other and invite the other to participate in any meetings or conferences with third parties which might affect such decisions. Each party shall provide the other with all medical, educational and other records, notices or information which relate to any aspect of the welfare of the children and execute any authorizations so that all information concerning the children shall be equally available to both parties.

3. CHILD SUPPORT

Husband shall pay directly to Wife the sum of \$600.00 per month, per child, for a total of \$1,200 per month, for the support of Heather and Sean. Support payments with respect to the children shall terminate upon the first to occur of any one of the following events:

- (a) Arrival at age eighteen (18);
- (b) Marriage of the child;
- (c) Child becomes self-supporting; or
- (d) Death of the child.

Wife is generally chargeable with the support of John, however, she shall not be required to contribute any cash directly to Husband for said support, subject to further Order of the Court.

The child support set forth above shall be recalculated, based upon the Uniform Child Support Guidelines established by Maryland Code, Family Law Article, §12-201, et seq., with the revised child support to be effective April 1, 1994, based upon the economic circumstances of the parties at that time. The parties agree that they will exchange documents (including tax returns, W-2 statements, 1099 statements, canceled checks, receipts or other documents) verifying income and any appropriate expenses so that the recalculation of child support can be accomplished prior to April 1, 1994.

4. HEALTH INSURANCE/MEDICAL BILLS

Husband shall maintain his existing hospital, medical, dental and major medical insurance for the benefit of the minor children of the parties or replace same with, and maintain, comparable insurance so long as Husband has any duties to support the children pursuant to Paragraph Three of this Agreement. Husband shall cause Wife to remain on said insurance policy or policies until the date of divorce. After the parties are divorced, Wife shall remain a covered insured under Husband's health insurance plan so long as permitted either by terms of the policy or by statute, provided she pays the cost of her coverage by either direct payment to the employer or plan administrator or reimbursement to Husband.

Husband and Wife agree that they are jointly chargeable with the payment of all reasonable and necessary medical expenses for the children not covered by such medical insurance and agree that each will contribute to the same from time to time in an amount proportioned to their respective gross incomes.

The parties agree that medical expenses shall include all reasonable and necessary medical, dental, nursing and hospital expenses, including the cost of medicines, drugs, physical and psychiatric therapy, orthodontry and appliances prescribed by a physician or dentist for the children. The parties' obligation for medicines and drugs shall not apply to ordinary patent medicines.

Except in the case of emergency or except when prior consultation shall not be feasible or practical, each party shall consult with the other with regard to the choice of doctors, dentists, psychiatrists and hospitals with whom bills are incurred on behalf of the children. Failure of either party to so consult when able to do so shall relieve the other party of any of his or her duties pursuant to this paragraph as to any such choice, consultation or treatment. Notwithstanding the foregoing, any elective procedures shall be subject to the

prior consent of both Husband and Wife.

5. REAL ESTATE

The parties own as tenants by the entireties the improved property known as 1133 Long Valley Road, Westminster, Maryland 21157, which has been occupied as a dwelling by the parties. The property is subject to the joint indebtedness of the parties secured by the lien of a mortgage held by John Hanson Savings & Bank and an equity line of credit issued by The Bank of Baltimore.

The real estate known as 1133 Long Valley Road will be listed for sale with a mutually agreed-upon realtor at a fair market price to be determined by the parties and the realtor. The house shall be listed no later than May 1, 1992 and shall remain on the market until such time as the parties agree to an alternative disposition of the property. While the house is on the market, Husband will continue to make the mortgage payments and the regular monthly payments on the outstanding line of credit. Wife shall be responsible for having the house put in showable condition, which includes miscellaneous repairs, some painting, and removal of some fallen tree branches. Wife will pay for these repairs up to a maximum of \$2,000.00. If the actual out-of-pocket cost of these repairs exceeds \$2,000.00, Wife shall secure the agreement of Husband prior to expending any additional sums for repairs. Wife will retain receipts and documents of all such expenses and will be entitled to reimbursement for one-half (1/2) of the agreed upon repair expenses in excess of \$2,000.00, which reimbursement will occur at the time of settlement on the real estate.

At the time of settlement, after deduction for the then outstanding mortgage due to the John Hanson Savings Bank, the then outstanding balance due on the equity line of credit issued by The Savings Bank of Baltimore, the balance due and owing to the Patton Corporation, and the usual seller's expenses, the parties shall equally divide the net sale proceeds.

6. WIFE'S INHERITANCE

The parties acknowledge and agree that Wife received an inheritance from her father, GEORGE CHARLES SCHNABEL, who passed away on March 16, 1991. Wife's inheritance was distributed to her pursuant to a First (not Final) Administration Account filed in the Orphans' Court for Baltimore County, Maryland in the case captioned: IN THE MATTER OF THE ESTATE OF GEORGE CHARLES SCHNABEL, DECEASED, ESTATE NO. 71872, which inheritance consisted of real estate, personal property and

some cash. Husband agrees to waive any and all claims to the inheritance received by Wife, including the property and proceeds traceable directly thereto.

7. AUTOMOBILES

Husband shall convey all right, title and interest in the 1984 Mercury station wagon to Wife alone. Wife will assume full responsibility and indemnify Husband for any and all claims arising out of her operation and use of this automobile.

Wife waives any and all claims to the 1991 Ford Explorer operated by Husband. Husband shall assume full responsibility and indemnify Wife for all claims arising out of his operation and use of this vehicle, including any loans obtained to purchase said vehicle.

8. PERSONAL PROPERTY

The parties have heretofore reached an agreement on the division of their personal property and have agreed that each of the parties shall hereafter transfer and assign to the other any and all of their respective right, title and interest in and to the personal property now retained by the other.

Wife shall retain the personal property in the marital home, except Husband shall be entitled to remove the following:

- (a) All personal clothing and effects; and
- (b) One-half (1/2) of the Waterford crystal.

9. IRA ACCOUNTS

The parties acknowledge and agree that they own four (4) IRA accounts, which accounts are held by the John Hanson Savings Bank, as follows:

<u>Account Number</u>	<u>Titled</u>
(a) 1120145436	Husband
(b) 1120143941	Husband
(c) 1120143932	Wife
(d) 1121045444	Wife

The parties agree that the four (4) IRA accounts will be equally divided between them and, if necessary, Husband will make an appropriate rollover from one of his IRA accounts into Wife's IRA account in order to totally equalize the distribution of these specific accounts.

10. STOCK

The parties agree that the two hundred (200) shares of John Hanson Savings Bank common stock represented by certificate number JH17672 (titled as T/E) shall be equally divided between them.

The parties agree that all shares of Key Federal Savings Bank common stock or its predecessors (Key Federal Savings and Loan Association) shall be equally divided between them.

11. PENSION, RETIREMENT AND/OR 401(K) PLANS

Husband is a participant in retirement, pension and 401(K) plan(s) obtained through his employment with the John Hanson Savings Bank. The parties agree that Wife shall be the alternate payee of the aforesaid plans and that the parties' Judgment of Divorce shall be a qualified domestic relations order as defined by the Retirement Equity Act of 1984, as from time to time amended. Wife's equitable interest in Husband's pension(s) is hereby declared to be fifty percent (50%) of the "marital share" of the pension fund benefits, the marital share being that fraction of the benefits whose numerator shall be the number of months of the parties' marriage during which benefits were being accumulated and whose denominator shall be the total number of months during which benefits were accumulated prior to the time when the payment of such benefits shall commence. Wife shall receive 50 percent (50%) of the marital share of any payments made from the pension, retirement or 401(K) plan(s) to Husband, including any death or hardship benefits, if, as, and when such payments are made.

Husband further represents that he has taken no distribution or benefits from any of his pension, retirement and/or 401(K) plans since the separation of the parties.

It is the intention of the parties that Wife will be treated as Alternate Payee of a certain portion of Husband's retirement benefits in the John Hanson Savings Bank, F.S.B., Employee 401(K) Plans and Trust and the John Hanson Savings and Loan, F.S.B., Employee Stock Ownership and Retirement Plan as set forth in paragraph eleven of this Agreement. In the event

the Plan Administrator determines that the Order as submitted is not a Qualified Domestic Relations Order, in accordance with IRC §414(p), the parties agree to cooperate with each other to do all things necessary to obtain a modification nunc pro tunc of the Judgment or Order entered at the time the parties were divorced. The modification Order shall contain such provisions as are necessary to make it qualify as a QDRO, pursuant to this section eleven.

12. DEBTS

Wife shall be fully responsible for all credit card charges on the Bon Ton (account #022-743-660), VISA (account #4168931090000031), Fashion Bug (account #6004660002346488) and Montgomery Ward (account #112-600-280).

Husband shall be fully responsible for all credit card charges presently in his name and shall be fully responsible for the debts to Dorothy M. Gisriel (Note dated May 2, 1991) and Janet G. Albright (Note dated May 3, 1991).

Husband and Wife further covenant and agree that they will not at any time contract in their own name, or in the name of the other, any debt or debts, charges or liabilities for which the other or his or her estate shall, or may be, or become liable or answerable, and they hereby release and forever discharge the other from all debts, claims or liabilities which they have heretofore or which they hereafter contract or incur in their own name or in the name of the other for their respective use and benefit, except as specifically set forth in this Agreement. They further covenant and agree that they and their personal representatives will at all times hereafter keep the other, their heirs and personal representatives indemnified from all debts or liabilities heretofore or hereafter contracted or incurred by them and from all actions, proceedings, claims, demands, acts and expenses whatsoever in respect thereto, except as to the understandings, agreements and obligations of each of them as is by this Agreement more fully provided and set forth.

13. ALIMONY

Husband shall pay directly to Wife, the monthly sum of \$400.00, payable by check or money order, as rehabilitative alimony. The alimony payments shall continue only as long as the parties live separate and apart and shall terminate upon the first to occur of any one of the following events:

- (a) Death of Wife;

- (b) Remarriage of Wife;
- (c) Death of Husband;
- (d) Twenty-four (24) months following April 1, 1992 (March 31, 1994).

In no event shall Husband have any liability to make any alimony payments, or any payment as a substitute for such payments, after the death of Wife.

Wife accepts the provisions of this section thirteen in lieu of any other provision or allowance for her support. The parties agree that the provisions of this section thirteen shall not be subject to modification by the Court, and the parties waive the right to ever request any Court to change or make a different provision for Wife's alimony, support and maintenance and neither will hereafter apply to any Court for an increase or decrease in the amount or for a modification of any of the terms of the support provided for by this section thirteen.

Husband hereby waives any claim against Wife for alimony, support or maintenance, for himself, past, present and future, and will make no claim for the same against Wife.

14. WAIVER OF RIGHTS

Except for the right, which each of the parties hereby respectively reserves, to assert as a ground for divorce any cause or ground which either of them may now or hereafter have against the other, and except for the rights provided in this Agreement, the parties for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns, all claims, demands, accounts and causes of action which either of them may have against the other, whether arising out of the marriage or otherwise, including, but not limited to, any claim arising under Maryland Annotated Code, Family Law Article, Sections 8-201 - 8-211, any amendments thereto, and any claim against the other or against his or her property by virtue of any future change or any law of this State subsequent to the execution of this Agreement concerning marital rights or property rights whether said change results from legislative enactment or judicial pronouncement, and they do hereby further mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, all the right, title, interest and claim which said parties might now have or which they may hereafter have as the husband, wife, widower, widow or next of kin, successor or otherwise, in and to any

property, real or personal, that either of said parties may own or may hereafter acquire, or in respect of which either of said parties has or may hereafter have any right, title, claim or interest, direct or indirect, including any rights of dower, statutory thirds, halves or legal shares and widow's or widower's rights of dower, or to participate in any way in the enjoyment or distribution of any of the real or personal estate of which the other may be possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

15. NON-WAIVER OF RIGHTS

Nothing contained in this Marital Settlement Agreement shall be construed as a waiver by either of the parties of any ground for divorce which either of them may now or hereafter have against the other, the same being herein expressly reserved.

16. INDEPENDENT COUNSEL

Each party independently acknowledges that he or she has freely and voluntarily entered into this Agreement. Each has had independent legal advice concerning this Marital Settlement Agreement prior to the execution hereof, or has been afforded ample opportunity to acquire independent legal advice prior to the execution hereof.

17. LEGAL FEES AND COURT COSTS

Husband and Wife covenant and agree that each shall pay his or her own attorney's fees and Court costs arising out of this Agreement and any subsequent divorce action.

18. INCORPORATION OF AGREEMENT

With the approval of any Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this Agreement shall be incorporated, but not merged, in any Judgment of Absolute Divorce which may be passed by said Court. In the event the Court shall fail or decline to incorporate this Agreement, or any provision thereof, in said Judgment, then and in that event the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all provisions hereof.

STATE OF MARYLAND)
) TO WIT:
COUNTY OF CARROLL)

I HEREBY CERTIFY that on this 1st day of April, 1992, the above-named JEANIE PATRICIA GISRIEL, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



Ruth Scarff
Notary Public
My Commission Expires: 09-01-94

STATE OF MARYLAND)
) TO WIT:
COUNTY OF Carroll)

I HEREBY CERTIFY that on this 1st day of April, 1992, the above-named WILLIAM FRANCIS GISRIEL, JR., personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact his act and deed and that he has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



Ruth Scarff
Notary Public
My Commission Expires: 09-01-92

JOAN M. FAIR,
Plaintiff

vs.

MELVIN J. FAIR, JR.,
Defendant

* IN THE
* CIRCUIT COURT
* FOR
* CARROLL COUNTY
* Case No.: C-91-12071

* * * * *

JUDGMENT OF ABSOLUTE DIVORCE

Hearing having been held on the Amended Complaint for Absolute Divorce, filed by Joan M. Fair, Plaintiff, and the Answer to the Complaint for Limited or Absolute Divorce filed by Melvin J. Fair, Jr., Defendant, and testimony having been taken in open court on April 3, 1992, it is this 3rd day of April, 1992, by the Circuit Court for Carroll County, ORDERED:

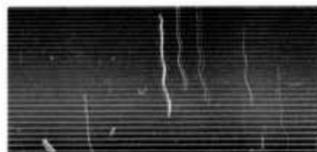
That Plaintiff, Joan M. Fair, is hereby granted a Judgment of Absolute Divorce from the Defendant, Melvin J. Fair, Jr.; and

It is further ORDERED that Melvin J. Fair pay unto Joan M. Fair, as alimony, the amount of \$400 per month, for 24 months, said alimony to be paid through the Carroll County Bureau of Support Enforcement; and

It is further ORDERED that this Judgment shall set aside and vacate any previous Orders of Court in this matter; and

It is further ORDERED that the Agreement between the parties dated March 23, 1992, be approved and all pertinent provisions contained therein be and they are hereby made a part hereof as if fully set forth herein, but are not merged herein; and

Filed in Open Court April 3, 1992



It is further ORDERED that the Plaintiff, Joan M. Fair, be and she is hereby allowed to resume the use of her maiden name of Joan Marie Dillon; and

It is further ORDERED that Plaintiff shall pay the costs of these proceedings; and

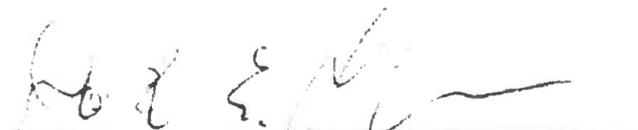
(1) If the Obligor accumulates support payments arrears amounting to more than 30 days of support, the Obligor shall be subject to earnings withholding; and

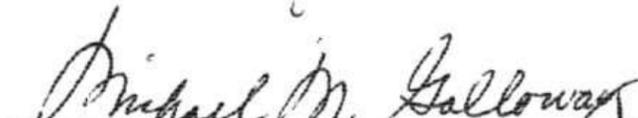
(2) The Obligor is required to notify the Court within 10 days of any change of address or employment so long as the Support Order is in effect; and

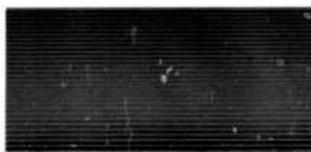
(3) Failure to comply with paragraph (2) of this subsection will subject the Obligor to a penalty not to exceed \$250.00, and may result in the Obligor not receiving notice of proceedings for earnings withholding.


Judge

Approved by:


Donald E. Hoffman, Esquire


Michael M. Galloway, Esquire



MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT, made this 23rd day of March, 1992, by and between JOAN MARIE FAIR, hereinafter called "Wife", party of the first part, and MELVIN J. FAIR, JR., hereinafter called "Husband", party of the second part.

EXPLANATORY STATEMENT

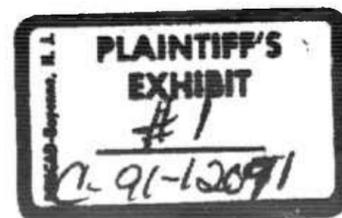
The parties were married by a religious ceremony on December 23, 1985, in Anne Arundel County, Maryland and no children were born to them as a result of the marriage and none is expected.

On October 9, 1991, the parties hereto separated and have continued to live separate and apart without cohabitation. Without waiving any ground for divorce which either of them may now or hereafter have against the other, the parties deem it in their best interest to enter into this Agreement to formalize said voluntary separation, to settle their respective property, personal and marital rights, the right of the parties to support, maintenance and counsel fees, and all other matters growing out of their marital relation.

NOW, THEREFORE, in consideration of the premises and the mutual covenants of each of the parties, they do hereby covenant and agree with each other and for their respective heirs, personal representatives and assigns as follows:

1. Nothing contained in this Agreement shall be construed as a waiver by either of the parties of any ground for divorce which either of them may now or hereafter have against the other, the same being hereby expressly reserved.

LAW OFFICES
HOFFMAN & COMFORT
24 N. COURT STREET
P. O. BOX 1200
WESTMINSTER, MD 21157
TELEPHONES:
(301) 848-4444
(301) 876-2266
FAX (301) 876-0263



2. The parties, having heretofore separated and having lived separate and apart without any cohabitation, since October 9, 1991, do hereby expressly agree to continue to do so. Neither of the parties shall interfere with or molest the other, nor endeavor in any way to exercise any marital control or right over the other or to have any marital relations with the other or to exert or demand any right to reside in the home of the other. Each party shall be free to go his or her own respective way as fully and to the same extent as if they had never been joined in matrimony.

3. Neither party shall come to the home of the other without first having given notice of his or her pending arrival and having obtained prior approval.

4. Husband agrees to carry and keep in force his existing medical and hospitalization insurance for the benefit of Wife until the date of any judgment of absolute divorce that may be entered between the parties hereto. From that date, Husband shall have no further responsibility for maintaining said insurance coverage. From the date of this Agreement, Husband shall have no further responsibility for the payment of any medical expenses incurred by Wife which are not covered by insurance.

5. The parties agree that they shall divide the personal property in accordance with the division reflected on the attached Schedule A. Each party shall be entitled to retain his or her own clothing, jewelry and personal effects as his or her

sole, separate property free of any claim by the other.

6. Husband shall be entitled to retain as his sole, separate and individual property the 1984 Ford Bronco, which is titled in the name of Husband. Husband shall be entitled to retain as his sole, separate and individual property the 1988 Honda motorcycle, which is titled in the name of the said Husband. Wife shall be entitled to retain as her sole, separate and individual property the 1989 Jeep, which is titled in the name of the said Wife.

7. The parties own as tenants by the entireties the real property known as 4513 Oakleigh Drive, Manchester, Maryland, which was the marital home. Within thirty (30) days from the date of this Agreement, the parties shall list the marital home with a licensed real estate broker doing business in Carroll County. Wife shall have the right to the use and possession of the marital home until the date of settlement. During that period of time, each party shall pay one-half ($\frac{1}{2}$) of the mortgage held by Husband's parents. Husband shall be responsible for the payment of property taxes and insurance and Wife shall be responsible for the payment of all utilities and the obligation to Citibank. Each party shall indemnify and save the other harmless from all liability in connection with any obligation which he or she has agreed to assume. At settlement, the parties shall equally divide the proceeds of sale which remain after the satisfaction of the existing mortgages, which includes the lien held by Citibank and the payment of settlement costs and expenses of sale including

realtors commissions. Provided, however, that should either party pay the cost of maintenance or repairs to the property necessary to facilitate the sale of the property, that party shall be entitled to reimbursement from the other for one-half ($\frac{1}{2}$) of said advancement from the other's share of the proceeds of sale.

8. The parties agree that they have satisfactorily divided all joint bank accounts and each party shall be entitled to retain the proceeds in any accounts registered in his or her sole name or jointly with any third party free of any claim by the other party.

9. The parties have two (2) credit cards, each with an approximate balance of \$200.00. Husband shall be responsible for the payment of said obligations and shall indemnify and save Wife harmless from any and all liability in connection therewith.

10. Husband and Wife covenant and agree with the other that they will not at any time contract in their own name, or in the name of the other, any debt or debts, charges or liabilities for which the other or his or her estate shall, or may be, or become liable or answerable, and they hereby release and forever discharge the other from all debts, claims or liabilities which they have heretofore or which they hereafter contract or incur in their own name or in the name of the other for their respective use and benefit and they further covenant and agree that they and their personal representatives will at all times hereafter keep the other, their heirs and personal representatives indemnified from all debts or liabilities heretofore or hereafter contracted

or incurred by them and from all actions, proceedings, claims, demands, acts and expenses whatsoever in respect thereto, except as to the understandings, agreements and obligations of each of them as is by this Agreement more fully provided and set forth.

11. Husband shall pay to Wife as alimony the fixed and unchangeable sum of Four Hundred Dollars (\$400.00) per month for a period of twenty-four (24) months from the date of this Agreement, until the date of Wife's remarriage, or until the date of Wife's death, whichever shall first occur. Other than the alimony which Husband has agreed to pay to Wife as specified herein, each party does finally, irrevocably and permanently release and waive unto the other any claim or right to temporary or permanent alimony, support or maintenance, whether past, present or future. This waiver of alimony as well as the amount and duration of Husband's alimony obligation provided herein may not be modified by any Court. Said payments shall be made through the Carroll County Bureau of Support Enforcement. any administrative charges assessed by B.O.S.E. shall be paid by Wife.

12. Husband and Wife covenant and agree that each shall pay his or her own attorney's fees and Court costs arising out of the negotiation and preparation of this Agreement as well as any pending or subsequent divorce action between the parties. The parties further agree that they shall be jointly and equally responsible for the deposition costs arising out of the depositions of the parties which were taken on March 6, 1992.

13. Husband agrees that he shall pay to Wife, on the

date of divorce which is anticipated to be April 3, 1992, the sum of Three Thousand Dollars (\$3,000.00) as a monetary award. Except for that payment and except for the right, which each of the parties hereby respectively reserves, to assert as a ground for divorce any cause or ground which either of them may now or hereafter have against the other, and except for the rights provided in this Agreement, the parties for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns, all claims, demands, accounts and causes of action which either of them may have against the other, whether arising out of the marriage or otherwise, including but not limited to any claim arising under Maryland Annotated Code, Family Law Article, Sections 8-201 through 8-213, any amendments thereto, and any claim against the other or against his or her property by virtue of any future change of any law of this State subsequent to the execution of this Agreement concerning marital rights or property rights whether said change results from legislative enactment or judicial pronouncement, and they do hereby further mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, all the right, title, interest and claim which said parties might now have or which they may hereafter have as the husband, wife, widower, widow or next of kin, successor or otherwise, in and to any property, real or personal, that either of said parties may own or may hereafter

acquire, or in respect of which either of said parties has or may hereafter have any right, title, claim or interest, direct or indirect, including any rights of dower, statutory thirds, halves or legal shares and widow's or widower's rights of dower, or to participate in any way in the enjoyment or distribution of any of the real or personal estate of which the other may be possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

14. Each of the parties hereby expressly waives any legal right either may have under any Federal or State law as a spouse to participate as a payee or beneficiary under any interests the other may have in any pension plan, profit-sharing plan, or any other form of retirement or deferred income plan including, but not limited to, the right either spouse may have to receive any benefit, in the form of a lump-sum death benefit, joint or survivor annuity, or pre-retirement survivor annuity pursuant to any State or Federal law, and each of the parties hereby expressly consents to any election made by the other, now or at any time hereafter, with respect to the recipient and the form of payment of any benefit upon retirement or death under any such pension plan, profit-sharing plan, or other form of retirement or deferred income plan. Wife shall, within ten (10) days of the request by Husband, execute such documents as may be necessary in order to effectuate the purposes of this provision, including but not limited to a waiver of rights to any annuity or

benefits and a consent to any election or beneficiary designation.

15. Husband and Wife will, upon request, execute such other and further assurances hereof as may be necessary to carry out the purposes of this Agreement or any provisions hereof. It is intended that none of the provisions of the Agreement shall in any way be altered, changed, canceled, abrogated or annulled by the cohabitation or reconciliation of the parties hereto, and that any such alteration, change, cancellation, abrogation or annulment shall only take place after being reduced to writing, signed, sealed, witnessed and acknowledged by the parties hereto; and the amendment or deletion of any part of this Agreement by the parties as the result of reconciliation or otherwise or by any Court shall not affect the remaining terms and provisions hereof.

16. With the approval of any Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this Agreement shall be incorporated, but not merged, in any Decree of Absolute Divorce which may be passed by said Court. In the event the Court shall fail or decline to incorporate this Agreement, or any provision thereof, in said Decree, then and in that event the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions thereof. Notwithstanding any incorporation, this Agreement shall not be merged in any such Decree, but shall in all respects survive the same and be forever binding and conclusive upon the parties and their respective

heirs, personal representatives and assigns.

17. The parties hereto declare that they fully understand all the terms and provisions of this Agreement; that each has been advised of his respective legal rights and liabilities; and that each signs this Agreement freely and voluntarily, acting under the advice of independent counsel and intending thereby that this Agreement shall benefit and be binding upon the parties hereto, and their respective personal representatives, heirs, legatees, devisees, distributees and assigns, and all persons claiming by or through them or any of them.

18. This Agreement contains the final and entire understanding of the parties. There are no representations, terms, conditions, statement, warranties, promises, covenants or understandings, oral or written, other than those expressly set forth herein.

19. No provision of this Agreement shall be interpreted or construed for or against any party hereto by reason that said party or his or her legal representative drafted all or any part thereof.

20. This Agreement shall be interpreted in accordance with and controlled by the laws of the State of Maryland.

As witness the hands and seals of the parties hereto the day and year first hereinbefore written.

Margaret E. Foster
Witness:

Joan Marie Fair (SEAL)
JOAN MARIE FAIR

Michael M. Galloway
Witness:

Melvin J. Fair, Jr. (SEAL)
MELVIN J. FAIR, JR.

STATE OF MARYLAND, CARROLL COUNTY, to wit:

I hereby certify that on this 23rd day of March, 1992, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared JOAN MARIE FAIR, and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be her act.

Witness my hand and Notarial Seal.

Joseph E. Kelley
Notary Public

My Commission Expires: 6/1/93

STATE OF MARYLAND, CARROLL COUNTY, to wit:

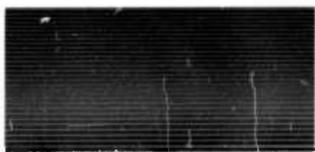
I hereby certify that on this 11th day of March, 1992, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared MELVIN J. FAIR, JR., and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be his act.

Witness my hand and Notarial Seal.

Michael M. Galloway
Notary Public



My Commission Expires: 10/1/92



SCHEDULE A

Husband

Wife

Downstairs woodstove and accessories

Dining Room light

All tools in shop

5 x 10 outside shed (1974)

Tractor - Wheelhorse and accessories

Gravelly

Mowers

Boxes of books (under steps)

Motorcycle (Honda)

4 x 6 trailer (1974)

Microwave

Big Television

Antiques (family)

Dining Room set

Dropleaf table

Washstand

Waterbed

Woodstove (upstairs)

Wall clock

Computer

Two (2) sofas

Desk and chair

GREGORY P. DEMBECK : IN THE
 Plaintiff : CIRCUIT COURT
 vs. : FOR
 SHEILA D. DEMBECK : CARROLL COUNTY
 Defendant : CASE NO. C-92-12393

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 2nd day of April, 1992, that the Plaintiff, GREGORY P. DEMBECK, be and he is hereby ABSOLUTELY DIVORCED from his wife, the Defendant, SHEILA D. DEMBECK; and

IT IS FURTHER ORDERED, that the Defendant be and she is hereby granted the custody of the minor child of the parties, JAKE NATHAN DEMBECK (born April 28, 1990) but reserving unto the Plaintiff reasonable rights of visitation, all of which is subject to the further Order of this Court; and

IT IS FURTHER ORDERED, that the Plaintiff pay unto the Defendant as child support the sum of \$300.00 per month, said sum being subject to the further Order of this Court and subject to the following provisions of law:

(1) If the Obligor accumulates support payments arrears amounting to more than 30 days of support, the Obligor shall be subject to earnings withholding;

RECEIVED IN
 CIRCUIT COURT
 CARROLL CO., MD
 WJm
 APR 24 10 PM '92
 LARRY W. SHIPLEY
 CLERK

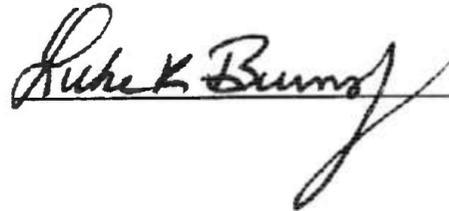
(2) The Obligor is required to notify the Court within 10 days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will subject the Obligor to a penalty not to exceed \$250.00 and may result in the Obligor not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated December 13, 1991 and filed in this case be and the same is hereby incorporated herein but not merged herewith; and

IT IS FURTHER ORDERED, that the Defendant be and she is hereby authorized to resume the use of her maiden name, to wit, SHEILA D. FLEMING; and

IT IS FURTHER ORDERED, that the parties divide equally the costs of this proceeding and the Master's fee.



JUDGE

MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT, made this ^{13th}~~9~~ day of December, 1991, by and between Sheila D. Dembeck, hereinafter called "Wife," party of the first part, and Gregory P. Dembeck, hereinafter called "Husband," party of the second part.

EXPLANATORY STATEMENT

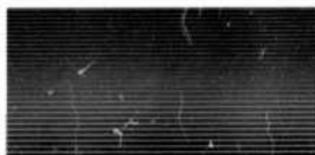
The parties were married by a religious ceremony on March 5, 1988, in Baltimore County, Maryland. One (1) child was born to them as a result of the marriage, namely, Jake N. Dembeck (born April 28, 1990).

As of the 28th day of December, 1990, the parties mutually agreed voluntarily to live separate and apart in separate places of abode without any cohabitation. Without waiving any ground for divorce which either of them may now or hereafter have against the other, the parties deem it in their best interest to enter into this Agreement to formalize said voluntary separation, to settle their respective property claims, the custody and support of their child, the claims of the parties to support, maintenance and counsel fees and all other matters growing out of their marital relation.

NOW, THEREFORE, in consideration of the premises and the mutual covenants of each of the parties, they do hereby covenant and agree with each other and for their respective heirs, personal representatives and assigns as follows:

1. Reservation of Grounds: Nothing contained in this

Pl # 1
3/17/92
~



Agreement shall be construed as a waiver by either of the parties of any ground for divorce which either of them may now or hereafter have against the other, the same being hereby expressly reserved.

2. Separation: The parties have agreed voluntarily to live separate and apart in separate places of abode without any cohabitation and have done so since December 28, 1990. Neither of the parties shall interfere with or molest the other, nor endeavor in any way to exercise any marital control or right over the other or to have any marital relations with the other or to exert or demand any right to reside in the home of the other. Each party shall be free to go his or her own respective way as fully and to the same extent as if they had never been joined in matrimony.

3. Alimony: The parties hereby mutually waive and release any and all claims which either may have to alimony or spousal support from the other, past, present or future, with the understanding that neither may apply for alimony or spousal support hereafter.

4. Custody:

a. Legal Custody - Wife shall have the legal custody of said child. However, the parties shall have co-equal decision-making authority in all matters and decisions of substantial importance regarding the health, education and general welfare of said child. Neither party shall make any

such decision to the exclusion of the other party, excepting emergency situations. The parties shall, in good faith, endeavor to reach harmonious decisions regarding said child.

b. Physical Custody - Wife shall have the physical custody of said child. That is, said child shall reside generally and primarily with Wife, subject to Husband's visitation. In the event that Wife intends to move to a location more than a one (1) hour drive from Husband's residence, then she shall give formal notice thereof to Husband ninety (90) days in advance thereof or when Wife so decides, which ever is sooner, but in no event later than thirty (30) days in advance.

5. Visitation: Husband shall be entitled to reasonable and liberal visitation with said child. Specifically, Husband may have visitation with said child as follows:

a. During his weekend off from employment, Husband shall pick up said child on Saturday at 10:00 a.m. and shall return him on Monday at 10:00 a.m.

b. During the weekend that he works, Husband shall pick up said child on Monday at 10:00 a.m. and shall return him on Tuesday at 10:00 a.m.

c. Upon reasonable request, Husband shall be entitled to extra days (when he has extra "off" days from work), alternate major holidays, vacation periods, special occasions, etc.

6. Child Support: Husband shall pay child support directly to Wife in the amount of \$300.00 per month for said minor child, from and beginning with the date of this Agreement.

7. Health/Medical Insurance:

a. Each party shall be responsible for his or her own health/medical insurance coverage.

b. Provided that he has such coverage available through his employment, Husband shall provide reasonable health/medical insurance coverage for the benefit of said minor child.

8. Health Expenses of Child:

a. Wife shall be responsible for the ordinary, routine health, medical, dental, etc. expenses incurred by or for said minor child.

b. The parties shall be evenly and equally responsible for the extraordinary, non-routine health, medical, dental, etc. expenses incurred by or for said minor child, provided that (excepting emergencies) both parties shall approve in advance the proposed service and expense, which approval shall not be unreasonably withheld.

9. Real Property/House: Wife hereby waives and releases, in favor of Husband, any and all claims in and to the real property/house known as 202 Gallatin Court, Westminster, Maryland 21157. Upon presentment, Wife shall execute and deliver a deed, prepared and recorded at Husband's expense,

formally transferring and conveying said real property/house to Husband, individually. Husband hereby assumes the balance of the mortgage loan owed to Bank of Hanover and he hereby indemnifies and holds Wife harmless therefor. Husband shall pay to Wife, in exchange for her execution and delivery of said deed, the cash sum of \$7,500.00. The foregoing conveyance and payment shall occur within ninety (90) days hereafter.

10. Motor Vehicles:

a. 1979 Chevrolet Truck - Wife hereby waives and releases, in favor of Husband, any and all claims in and to said truck. Upon presentment, Wife shall execute and deliver the document(s) of title to formally transfer and convey said truck to Husband, individually.

b. 1990 Chevrolet Van - Wife hereby waives and releases, in favor of Husband, any and all claims in and to said van. Upon presentment, Wife shall execute and deliver the document(s) of title to formally transfer and convey said van to Husband, individually. Husband hereby assumes the balance of the purchase loan owed to GMAC and he hereby indemnifies and holds Wife harmless therefor.

11. Bank Accounts: The parties hereby mutually waive and release any and all claims in and to any and all bank accounts, monies on deposit, cash, etc. presently in the possession or control of the other party. That is, all such monies shall permanently remain as presently divided.

12. Personal Property: The parties hereby mutually waive and release any and all claims in and to any and all furniture, furnishings, appliances, household contents, etc. presently in the possession or control of the other party. That is, all such personal property shall permanently remain as presently divided.

13. Debts and Debts: Each party shall be responsible for any and all bills, debts, etc. titled or owed in his or her individual name. Neither party shall hereafter incur any bill or debt that is properly chargeable to the other party. Any and all joint lines of credit shall be terminated.

14. Income Tax Returns:

a. If the parties elect to file joint income tax returns for any year that they are eligible to do so, then each party shall pay that proportionate part of the tax due as shall be attributable to his or her respective earnings or income, deductions, withholdings and payments, etc. Each party shall indemnify and hold the other party harmless against any liability for his or her proportionate share of said taxes. Any refund of income tax paid shall be apportioned pro rata between the parties based upon individual responsibilities, taking into consideration the taxes paid by each party.

b. For income tax return purposes, Husband shall be exclusively entitled to claim said child as and for the dependency exemption for 1991, 1992, and even numbered years thereafter and Wife shall have odd numbered years beginning with 1993.

15. Attorney Fees: Each party shall pay his or her own attorney fees incurred in this entire matter and proceeding, past, present and future.

16. Court Costs: The court costs, including master's fee, necessary to obtain an absolute divorce shall be evenly and equally divided between the parties.

17. Life Insurance:

a. Husband shall maintain life insurance on his life with a death benefit of not less than \$40,000.00. The beneficiary thereof shall be a trust for the benefit of said child. Husband shall designate the trustee thereof. The trust shall be used for the health, education and general welfare of said child. This obligation shall continue until said child reaches age 18.

b. Wife shall maintain life insurance on her life with a death benefit of not less than \$25,000.00. Wife shall establish said life insurance within one (1) year hereafter. The beneficiary thereof shall be a trust for the benefit of said child. Wife shall designate the trustee thereof. The trust shall be used for the health, education and general welfare of said child. This obligation shall continue until said child reaches age 18.

c. Upon reasonable request, the parties shall exchange documentary proof that the foregoing life insurance coverage is properly in effect.

18. Estate Waivers: Except for the right, which each of the parties hereby respectively reserves, to assert as a ground for divorce any cause or ground which either of them may now or hereafter have against the other, and except for the rights provided in this Agreement, the parties for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns all the right, title, interest and claim which said parties might now have or which they may hereafter have as the husband, wife, widower, widow or next of kin, successor or otherwise, in and to any property, real or personal, that either of said parties may own or may hereafter acquire, or in respect of which either of said parties has or may hereafter have any right, title, claim or interest, direct or indirect, including any rights of dower, statutory thirds, halves or legal shares and widow's or widower's rights, or to participate in any way in the enjoyment or distribution of any of the real or personal estate of which the other may be possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

19. Representation by Counsel: Each of the parties has been advised of his/her right to be represented by independent counsel and has, in fact, been represented by independent

counsel; each fully understands the terms, conditions, and provisions of this Agreement, and believes it to be fair, just and adequate and reasonable as to each of them, and freely and voluntarily accepts such terms, conditions and provisions as are incorporated herein.

20. Full Disclosure: These parties hereby expressly covenant and agree that each of them has fully and completely disclosed and delivered to the other party all pertinent information and/or documents regarding the property and financial affairs of this marriage, such that this Agreement is based upon a full and complete knowledge of such information. This Agreement is not dispositive of any such property and financial information which has not been heretofore fully and completely disclosed.

21. Situs: This Agreement is made and executed in the State of Maryland, and the validity, construction, meaning and effect thereof shall be governed and determined by the Laws of the State of Maryland. In the event of any ambiguity in the construction or interpretation of this Agreement, this Agreement shall be deemed to have been drafted and/or prepared equally by both parties.

22. Binding Effect: This Agreement shall inure to the benefit of and shall be binding upon the parties hereto, their heirs, executors, administrators, personal representatives and assigns.

23. Further Assurances: The parties for themselves and their respective heirs, personal representatives and assigns, do mutually agree to join in or execute any instruments and to do any other act or thing that may be necessary or proper to carry into effect any part of this Agreement, or to release any dower or other right in any property which either of said parties may now own or hereafter acquire, including the execution and delivery of such deeds and assurances as may be necessary to carry out the purpose of this Agreement.

24. Incorporation of Agreement: With the approval of any Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this Agreement shall be incorporated in any decree of absolute divorce which may be passed by said Court. In the event the Court shall fail or decline to incorporate this Agreement, or any provision thereof, in said decree, then and in that event the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions thereof. It is further agreed that regardless of whether said Agreement or any part thereof is incorporated in any such decree, the same shall not be merged in said decree, but said Agreement and all the terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives and assigns.

25. Abrogation: It is specifically agreed that this Marital Settlement Agreement can only be cancelled or abrogated by the parties hereto freely and voluntarily entering into a written agreement under the seal to cancel and set aside the provisions of this Agreement, and it is specifically understood and agreed that any cohabitation between the parties, including, but not only a reconciliation and full resumption of living together as Husband and Wife shall not act to set aside or abrogate the provisions of this Agreement.

26. Release: Except as provided by this Agreement, the parties hereto hereby waive, release and relinquish any and all rights each may have against the other or may hereinafter acquire with respect to support, maintenance, alimony, property, assets, personal property, family use personal property, marital property, real property, or any other type of property, and specifically including all rights which either may have under Section 8-201, et. seq., of the Family Law Article of the Annotated Code of Maryland. The parties further agree that the provisions and terms of this Agreement in respect to support, maintenance, property rights or personal rights between husband and wife are not subject to any modification by any Court such that said Agreement is not modifiable within the meaning of the statutory provisions of Section 8-103, of the Family Law Article of the Maryland Code, amended.

27. Mutual Releases: Except for the rights (which each of the parties hereby respectfully reserves) to assert as a ground for divorce any cause or ground which either of them may now or hereafter have against the other, and except for the rights provided in this Agreement, the parties, for themselves and their respective personal representatives, heirs and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her personal representatives, heirs and assigns, all claims, demands, accounts and causes of action which either of them may have against the other, or against his or her property whether arising out of the marriage or otherwise, including but not limited to, any claims arising under Maryland Code, Family Law Article, Section 8-201, et. seq., or any amendments thereto; any claim against the other or against his or her property by virtue of any future change in the residence or domicile of either of the parties, or by virtue of any future change of any law of this or any other State or country subsequent to the execution of this Agreement concerning marital rights or property rights, whether said change results from legislative enactment or judicial pronouncement.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals the day and year first above written.

WITNESS:

Dianna Skerrett Sheila D. Dembeck (SEAL)
SHEILA D. DEMBECK

WITNESS:

Wm. P. Engelhardt Jr. Gregory P. Dembeck (SEAL)
GREGORY P. DEMBECK

STATE OF MARYLAND, COUNTY OF BALTIMORE, to wit:

I HEREBY CERTIFY, that on this 9 day of December 1991, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County/City aforesaid, personally appeared Sheila D. Dembeck, the above-mentioned Wife, and she acknowledged the foregoing Agreement to be her free and voluntary act, and further made oath in due form of law that the facts concerning the nature of the separation recited herein are true and correct.

AS WITNESS my hand and Notarial Seal.

Dianna Skerrett
NOTARY PUBLIC

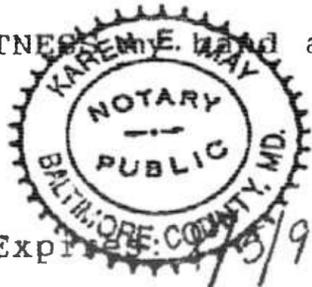
My Commission Expires: 11-1-94



STATE OF MARYLAND, COUNTY OF BALTIMORE, to wit:

I HEREBY CERTIFY, that on this 13th day of December, 1991, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County/City aforesaid, personally appeared Gregory P. Dembeck, the above-mentioned Husband, and he acknowledged the foregoing Agreement to be his free and voluntary act, and further made oath in due form of law that the facts concerning the nature of the separation recited herein are true and correct.

AS WITNESSED by my hand and Notarial Seal.



Karen E. May
NOTARY PUBLIC

My Commission Expires

8257B



KATHRYN MARIE KIDWELL

*

IN THE

Plaintiff

*

CIRCUIT COURT

vs.

*

FOR

RONALD TIMOTHY KIDWELL

*

CARROLL COUNTY

Defendant

*

CASE NO. C-92-12470

JUDGMENT OF ABSOLUTE DIVORCE

UPON consideration of the Report and Recommendation of Master filed in these proceedings, it is this 2nd day of April, 1992, by the Circuit Court for Carroll County

ORDERED that the Plaintiff, Kathryn Marie Kidwell, be and is hereby granted a Judgment of Absolute Divorce from the Defendant, Ronald Timothy Kidwell, and it is further

ORDERED that the Separation and Property Settlement Agreement between the parties dated December 8, 1990, and the Addendum to said Separation and Property Settlement Agreement between the parties acknowledged by the Plaintiff on January 29, 1992, be and the same are hereby incorporated but not merged into this Judgment of Absolute Divorce; and it is further

ORDERED that both parties be and are hereby denied alimony by virtue of their waiver thereof; and it is further

ORDERED that the Plaintiff be and is hereby granted leave of Court to resume use of her former name, namely, KATHRYN MARIE HOOD; and it is further

ORDERED that the Plaintiff pay the costs of these proceedings.

RECEIVED IN
CIRCUIT COURT
CARROLL CO. MD

APR 2 4 08 PM '92

WJM

LARRY W. SHIPLEY
CLERK

Luc K. Baum
J U D G E

SEPARATION AND PROPERTY SETTLEMENT
AGREEMENT

THIS AGREEMENT, made this 8th day of DECEMBER, 1990, by and between KATHRYN MARIE KIDWELL, hereinafter called "Wife", Party of the First Part, and RONALD TIMOTHY KIDWELL, hereinafter called "Husband", Party of the Second Part.

Explanatory Statement

The parties were married by a religious ceremony in Frederick County, Maryland, on December 13, 1986. No children were born to the parties as a result of this marriage.

For causes arising prior hereto, the parties are not now living as man and wife. As of December 15, 1990, the parties mutually agree to live separate and apart in separate places of abode, without any cohabitation. Without waiving any grounds for divorce which either of them may now or hereafter have against the other, the parties deem it in their best interest to enter into this Agreement to formalize said voluntary separation and to settle their respective property rights and all other matters growing out of their marital relationship.

NOW THEREFORE, in consideration of the premises and mutual covenants of each of the parties, they hereby covenant and agree with each other and their respective heirs, personal representatives, and assigns, as follows:

1. Nothing contained in this Agreement shall be construed as a waiver by either of the parties of any

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grounds for divorce which either of them may now or hereafter have against the other, the same being hereby expressly reserved.

2. The parties, having previously mutually agreed to separate and voluntarily live separate and apart in separate places of abode without any cohabitation effective December 15, 1990, with the intention of ending their marital relationship, do hereby agree to continue to do so. Neither of the parties shall interfere with nor molest the other nor endeavor in any way to exercise any marital control or right over the other nor to exert or demand any right to reside in the home of the other. Each party shall be free to go his or her own respective way as fully and to the same extent as if they had never been joined in matrimony.

3. Each of the parties agree to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purposes of this Agreement.

4. Except as otherwise provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives, and assigns releases all claims, demands, and interests arising under the Marital Property Act, Family Law Article, Maryland Annotated Code, Sections 8-201 through 8-213, as from time to time amended, including but not limited to any claim to use and possession of the family home, if any; any claim to use and possession of family use personal property, if any; any claim to marital property, if any; and any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any.

5. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated in said decree of divorce, but not merged therein. It is further agreed that

regardless of whether this Agreement or any part thereof is incorporated in any such decree, the same shall not be merged in said decree but said Agreement and all of the terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives, and assigns.

6. The parties mutually agree that in entering into this Agreement each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Husband and Wife acknowledge that this Agreement is a fair and reasonable agreement, and that it is not the result of any fraud, duress, or undue influence exercised by either party upon the other, or by any person or persons upon either party. The parties hereby acknowledge that each has fully acquainted the other in detail with his or her means, resources and net worth. Each party acknowledges that he or she has read and fully understands this Agreement and all of its contents.

7. No representations, warranties, assurances, or promises have been made by either party as an inducement to enter into this Agreement, other than those herein set forth and this Agreement contains all of the terms and conditions of the contract between the parties. There can be no modification of this Agreement, no waiver of any provisions thereof, rights hereunder, or conditions herein, or release from any obligation imposed hereby, except by written instrument, duly executed, and no waiver of any breach, condition, provision, or term herein contained or default hereunder shall be deemed a waiver of any subsequent breach, condition, provision, or term hereof or default of the same or similar nature, and the failure of either party to insist in any one or more instances upon the strict performance of any terms of this Agreement by the other shall not be considered as a waiver

or relinquishment of such term or terms for the future.

8. This Agreement shall be interpreted in accordance with and controlled by the laws of the State of Maryland which are in effect at the time of the execution of this Agreement.

9. In consideration of the mutual covenant and agreement of the parties voluntarily to separate and live apart in separate places of abode without any cohabitation, the Husband and Wife hereby waive alimony and their rights to support and maintenance by the other and monetary award. This waiver shall not be modifiable by any Court.

10. Each party shall maintain his or her own policy of medical insurance and neither party shall be hereafter liable for any medical insurance for the other. Any medical, dental, or orthodontic expenses which may not be covered by said policy of insurance shall be the sole and exclusive responsibility of the party incurring them.

11. Husband shall have sole and exclusive right, title, use, and possession of that 1990 Toyota Camry currently titled in the joint names of the parties, free from any claim by Wife. Wife shall have exclusive right, title, use, and possession of the 1991 Mitsubishi automobile currently titled in her name, free from any claim by Husband. Wife shall sign a Certificate of Gift and do such other acts as may be necessary to transfer title to the 1990 Toyota Camry to Husband. Husband waives any claim to proceeds of sale or trade-in of the 1988 Chevy Blazer formerly owned by the parties.

12. The parties have mutually agreed to a fair and equitable division of all of their household furniture, linen, china, ornaments, silverware, and other household possessions. After the division of such personal property, each party shall retain exclusive ownership of that which is in his or her possession, free from any claim by the other. Division shall be as shown on

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Schedule A attached.

13. Husband shall have exclusive use, possession, and ownership of the Maltese purebred dogs and Wife shall have all reasonable rights of visitation with the dogs upon reasonable notice.

14. Husband shall have sole and exclusive use, possession, and ownership of the following accounts:

Strong Money Market Fund, No. 023-2300518775

Govt. Employees Mutual Benefit Association

Supp. Retirement Plan, No. 214-68-8033

Strong Investment Fund, No. 020-1100103398

Strong Total Return Fund, No. 021-2100102290

U.S. Thrift Savings Plan, No. 214-68-8033

IRA Accounts in Tower Federal Credit Union

Twentieth Century Select Investors, No. 21000362792

Templeton Growth Fund, No. 4490708

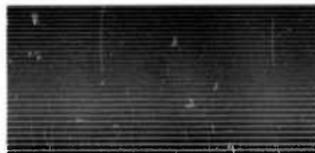
T. Rowe Price IRA, No. 4009414329-2

Twentieth Century Investors, No. 21000356111

IRA, No. 21000362792

Each party shall retain ownership of any other of his or her checking and savings, credit union accounts, bonds, stocks, retirement accounts, and IRA's, and each waives his or her marital share in such accounts in which the other is the primary owner. Wife shall have sole ownership of her 401K plan and her credit union IRA accounts.

15. Husband shall have exclusive right as between the parties to reside upon the premises known as 3671 Hooper Road, New Windsor, Maryland. Husband shall pay all mortgage payments due under the mortgage held by the parties as to the said premises, as well as liabilities and all other expenses in connection with use, possession, and ownership of the premises. Husband hereby indemnifies and holds Wife harmless against the mortgage payment and



other such property expenses.

Husband shall purchase Wife's interest in the marital home for the sum of ten thousand dollars (\$10,000.00). Upon payment of the \$10,000.00, Wife shall sign a Deed conveying all of her right, title, claim, and interest in the marital home to Husband. (Husband shall pay all expenses of transfer of the property. Husband shall continue to be solely responsible for the mortgage payment after purchase of Wife's interest in the marital home. Payment for Wife's interest in the marital home shall be in installments of \$100.00 per month commencing on the 1st of January, 1991, and continuing monthly thereafter with payment in full due on or before January 1, 1994.)

16. Each party agrees that he or she shall maintain in force that policy of insurance that he or she now owns on his or her life or an equivalent policy until a final divorce between the parties.

17. Husband shall pay costs associated with preparation of Separation Agreement, and Wife shall pay attorney fees for an uncontested divorce up to \$250.00. Fees and costs of divorce in excess of \$250 shall be split evenly between the parties.

18. Husband shall be responsible for and pay and hold Wife harmless against all outstanding debts owed by one or both of the parties as to the following creditors for charges incurred prior to December 3, 1990:

Hecht's, Acct. No. 517-729-06

Discover, Acct. No. 6011 0031 7004 5700

Bon-Ton, Acct. No. 054-003-983F

J.C. Pennys, Acct. No. 022-122-898-4

MasterCard, Acct. No. 5262 0702 3104 7197

Pier One Imports, Acct. No. 6011 5101 0500 9767

MasterCard, Acct. No. 5262 0701 1055 5526

The parties agree that they shall then terminate all joint credit accounts, if any, and the party incurring the

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debt after December 3, 1990, pay any outstanding balance, if any. All other individually owned credit accounts shall be maintained, if desired, and paid by the party in ownership. From the date of this Agreement, neither party shall pledge the credit of the other nor incur any debt or obligation which may be chargeable to the other.

19. The parties shall file joint Federal and Maryland State Income Tax returns for taxable years 1990 and 1991, and they agree to share equally in the payment of any additional income tax liability and to share equally any income tax refund for 1990 and 1991 which they might receive.

20. Husband shall pay to Wife a sum equivalent to Wife's first month's rent and security deposit for relocation into an apartment of Wife's selection.

AS WITNESS, the hands and seal of the parties hereto the day and year first above written.

WITNESS:

WJK Kathryn Marie Kidwell (SEAL)
KATHRYN MARIE KIDWELL

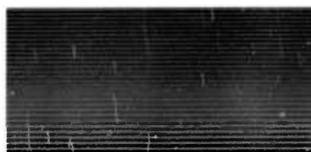
WJK Ronald T. Kidwell (SEAL)
RONALD TIMOTHY KIDWELL

STATE OF MARYLAND

COUNTY OF HOWARD

to wit:

I HEREBY CERTIFY that on this 12 day of December, 1990, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared KATHRYN MARIE KIDWELL and made oath in due form of law under the penalties of perjury that she is competent to be a witness, that she executed the foregoing Separation Agreement, that she fully understands the contents of same and all other matters are true and



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correct as therein stated, and that she acknowledged the foregoing Separation Agreement to be her free and voluntary act and deed.

AS WITNESS, my hand and Notarial Seal.

WZBoef
NOTARY PUBLIC

My Commission Expires: *6/1/97*

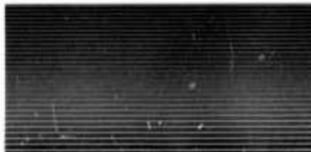
STATE OF MARYLAND
COUNTY OF HOWARD to wit:

I HEREBY CERTIFY that on this *8th* day of *DECEMBER*, 1990, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared RONALD TIMOTHY KIDWELL and made oath in due form of law under the penalties of perjury that he is competent to be a witness, that he executed the foregoing Separation Agreement, that he fully understands the contents of same and all other matters are true and correct as therein stated, and that he acknowledged the foregoing Separation Agreement to be his free and voluntary act and deed.

AS WITNESS, my hand and Notarial Seal.

WZBoef
NOTARY PUBLIC

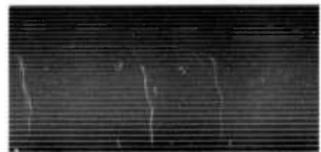
My Commission Expires: *6/1/97*



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SCHEDULE A

<u>Wife</u>	<u>Husband</u>
Contents of Living Room	Den Contents
Contents of Dining Room	Family Room Contents
Vacuum Cleaner	Master Bedroom Contents
2 Family Room Pictures	Sears Shop-Vac
1 Hallway Picture	Share of Pots and Pans (kitchen items)
1 Sewing Room Picture	Kitchen Table and Chairs
All items made by Wife's Father	Exercise Bike
Share of Pots and Pans (kitchen items)	Basement Contents
Selection of Silk Plants	
Family Room Wicker Chair (1)	
Sylvania Remote Television	
Television Teak Cart	
Blue Shop-Vac	
Farberware Toaster	
Guest Room Furniture	



ADDENDUM TO SEPARATION AND PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT, made and entered into by and between RONALD TIMOTHY KIDWELL (hereinafter referred to as "Husband"), and KATHRYN MARIE KIDWELL (hereinafter referred to as "Wife").

WHEREAS, the parties entered into a Separation and Property Settlement Agreement dated December 8, 1990; and

WHEREAS, paragraph numbered 15 of the aforesaid Agreement contained provisions regarding the marital residence; and

WHEREAS, the parties desire to amend paragraph 15 of the aforesaid Agreement.

NOW THEREFORE, in consideration of the premises and mutual covenants and agreements contained herein, and to accomplish the intended results, both parties, after due consideration, due fully and voluntarily covenant and agree with each other and for their respective heirs, personal representatives and assigns as follows:

1. That in consideration of the sum of Twenty-one Thousand Dollars (\$21,000.00), the Wife shall transfer all of her right, title and interest in the premises known as 3671 Hooper Road, New Windsor, Maryland, to the Husband. Payment of said \$21,000.00 shall be made within ten (10) days of the date of absolute divorce, and shall be tendered simultaneously with the execution of a deed conveying said property from Husband and Wife to the Husband, Ronald T. Kidwell, individually.

2. With the approval of the Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this Agreement shall be incorporated, but not merged, in any decree of absolute divorce which may be passed by said Court. In the event the Court shall fail or decline to incorporate this Agreement, or any provisions thereof, in said Decree, then and in that event the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions thereof.

LAW OFFICES REICHEL, NUSSBAUM, BROWN, DUKES & LAPLACA

3. That all provisions of the Separation and Property Settlement Agreement dated December 8, 1990 by and between the parties shall remain in full force and effect, with the exception of the amendment to paragraph 15 contained herein.

IN WITNESS WHEREOF, the parties hereto have set their hands and seals to this Agreement the date first written above.

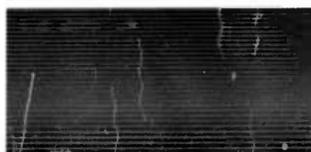
Audrey Selby Freed

Kathryn M. Kidwell (SEAL)
KATHRYN M. KIDWELL

Neil Boylston

Ronald T. Kidwell (SEAL)
RONALD T. KIDWELL

LAW OFFICES: RICHIE I NUSSBAUM, BROWN, DUKES & LAPLACA



STATE OF MARYLAND

COUNTY OF *Montgomery*

SS:

I HEREBY CERTIFY that on this *29* day of *January*, 1992, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared KATHRYN M. KIDWELL, and made oath in due form of law that the matters and facts contained in the foregoing Separation, Custody, and Property Settlement Agreement are true and correct and she has freely and voluntarily executed same for the purposes therein contained.

WITNESS, my hand and seal.

Audrey Selton-Freed
Notary Public, Maryland

My Commission Expires: *10-1-94*

STATE OF MARYLAND

COUNTY OF *Prince George's*

SS:

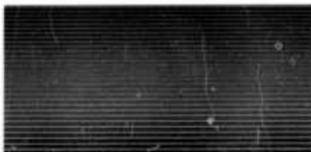
I HEREBY CERTIFY that on this *10th* day of *February*, 1992, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Ronald T. Kidwell, and made oath in due form of law that the matters and facts contained in the foregoing Separation, Custody, and Property Settlement Agreement are true and correct and she has freely and voluntarily executed same for the purposes therein contained.

WITNESS, my hand and seal.

Christine Callers
Notary Public, Maryland

My Commission Expires: *4/1/92*

LAW OFFICES REICHEL, NUSSBAUM, BROWN, DUKES & LAPLACA



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CIRCUIT COURT
CARROLL CO., MD

APR 3 4 28 PM '92

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LARRY W. SHIPLEY
CLERK

JENNIFER SELETZKY ARNOLD	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
ROY LESLIE ARNOLD, JR.	*	CARROLL COUNTY
Defendant	*	CASE NO. C-91-11606

JUDGMENT OF LIMITED DIVORCE

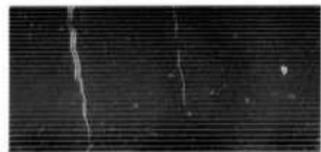
UPON consideration of the Report and Recommendation of Master filed in these proceedings, it is this 3rd day of April, 1992, by the Circuit Court for Carroll County

ORDERED that the Plaintiff, Jennifer Seletzky Arnold, be and is hereby granted a Judgment of Limited Divorce from the Defendant, Roy Leslie Arnold, Jr.; and it is further

ORDERED that the care, custody and control of the parties' minor children, namely JACQUELYN DIANE ARNOLD, Born July 16, 1985, and ELIZABETH JOY ARNOLD, born May 25, 1990, be and the same is hereby granted unto the Plaintiff, JENNIFER SELETZKY ARNOLD, subject to reasonable rights of visitation on the part of the Defendant, ROY LESLIE ARNOLD, JR.; and it is further

ORDERED that both parties be and are hereby charged generally with the care and support of ELIZABETH JOY ARNOLD, born May 25, 1990; and it is further

ORDERED that the Defendant pay unto the Plaintiff as child support for JACQUELYN DIANE ARNOLD accounting from March 12, 1992, the sum of Eight Hundred Dollars (\$800.00) per month; and it is further



ORDERED:

(1) If the Defendant accumulates support payment arrears amount to more than thirty (30) days of support, the Defendant shall be subject to earnings withholding;

(2) The Defendant is required to notify the Court within ten (10) days of any change of address or employment so long as this Support Order is in effect;

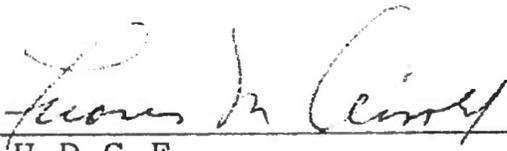
(3) Failure to comply with Paragraph 2 above will subject the Defendant to a penalty not to exceed Two Hundred Fifty Dollars (\$250.00) and may result in the Defendant not receiving notice of proceedings for earnings withholding; and it is further

ORDERED that the Defendant pay unto the Plaintiff as permanent alimony accounting from March 12, 1992, the sum of Four Hundred Forty-Nine Dollars (\$449.00) per month; and it is further

ORDERED that the Defendant pay unto the Plaintiff as counsel fees the sum of One Thousand Six Hundred Thirty-Three Dollars (\$1,633.00); and it is further

ORDERED that the Use and Possession Order be and is hereby entered pendente lite as to the family use personal property and the vehicle now in the Plaintiff's possession, with the Defendant being charged with making all payments due on said vehicle in a timely manner; and it is further

ORDERED that the Defendant pay the costs of these proceedings.



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RECEIVED IN
CIRCUIT COURT
CARROLL CO., MD

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CONNIE F. GRAYBILL

Plaintiff

vs.

ALLEN GLENN GRAYBILL, JR.

Defendant

* IN THE
* CIRCUIT COURT
* FOR
* CARROLL COUNTY
* CASE NO. C-91-10945

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LARRY W. SHIPLEY
CLERK

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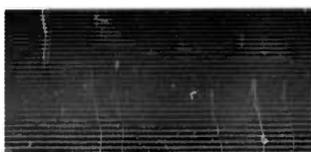
JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 2nd day of April, 1992, that the Plaintiff, CONNIE F. GRAYBILL, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, ALLEN GLENN GRAYBILL, JR.; and

IT IS FURTHER ORDERED, that the custody of the minor children of the parties, STEVEN ALLEN GRAYBILL (born January 26, 1987) and STACEY RENEE GRAYBILL (born December 14, 1987) be and the same is hereby granted to the Plaintiff with the right on the part of the Defendant to visit said children at reasonable times and under proper circumstances as set forth in the Marital Settlement Agreement and the subsequent Addendum thereto, and subject to the further Order of this Court; and

IT IS FURTHER ORDERED, that the Marital Settlement Agreement dated December 7, 1990 and the Addendum to Marital Settlement Agreement dated February 27, 1992, be and are hereby



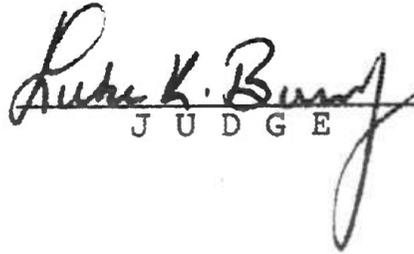
incorporated, but not merged, into this Decree; and

IT IS FURTHER ORDERED, that the Defendant pay unto the Plaintiff as child support the sum of \$100.00 per week, said payments being subject to the further Order of this Court, a Stipulation entered into by the parties dated January 19, 1991 and the Order issued pursuant to said Stipulation dated July 9, 1991 all of which is incorporated herein so as to preserve the Plaintiff's rights thereunder; and

IT IS FURTHER ORDERED, that Defendant pay unto the Plaintiff, as arrearages, attorneys' fees, court costs, and other monies owed pursuant to the Marital Settlement Agreement and Addendum noted aforesaid, the sum of \$10.00 per week, as stated in the Addendum dated February 27, 1992, and otherwise referred to in the Stipulation and prior Order of this Court; and

IT IS FURTHER ORDERED, that an "Earnings Withholding Order" submitted with this Order be issued simultaneously; and

IT IS FURTHER ORDERED, that the parties divide equally the costs of this proceeding and the Master's fee.


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MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT is entered into this 7th day of December, 1990, by and between CONNIE FRANCES GRAYBILL ("Wife"), and ALLEN GLENN GRAYBILL, JR. ("Husband").

STATEMENT

The parties were married by a Religious Ceremony on April 26, 1986, in Carroll County, Maryland. Two children were born to them as a result of their marriage; namely, STEVEN ALLEN GRAYBILL, born January 26, 1987; and STACEY RENEE GRAYBILL, born December 14, 1987.

Differences have arisen between the parties and they are now and have been since October 23, 1990 living separate and apart from one another, voluntarily and by mutual consent in separate abodes, without cohabitation, with the purpose and intent of ending their marriage. It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions of custody of their Children, maintenance, and support, counsel fees, their respective rights in the property or estate of the other, and in property owned by them jointly or as tenants by the entireties, and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW, THEREFORE, in consideration of the promises and mutual covenants and understandings of each of the parties, the parties hereby covenant and agree as follows, all as of the effective date hereof.

1. RELINQUISHMENT OF MARITAL RIGHTS

The parties have been living separate and apart, since October 23, 1990, without cohabitation. The parties shall continue to live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him shall seem advisable for his sole and separate use and benefit, without, and free from, any control, restraint or interference by the other party in all respects as if each were unmarried. Neither of the parties shall molest or annoy the other or seek to compel the other to cohabit or dwell with him by any proceedings or restoration of conjugal rights or otherwise, or exert or demand any right to reside in the home of the other.

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2. RIGHTS INCIDENT TO MARITAL RELATIONSHIP AND RIGHTS
AS SURVIVING SPOUSE

Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all rights and interests which he now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quit claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his property as if he were unmarried. Except as otherwise provided in this Agreement, each of the parties releases all claims and demands of any kind or nature against the other party, including all interests incident to the marital relationship now or at any time hereafter existing or occurring in the property or estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands and interests arising under the Marital Property Act, Maryland Family Law Code Annotated, §§8-201 through 8-213, as from time to time amended and specifically including any right to act as the other's personal representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him shall pass by his Will or under the laws of descent as the case might be, free from any right of inheritance, title or claim in the other party as if the parties as such time were unmarried.

3. CHILD CARE AND CUSTODY

Wife shall have the care and custody of the minor children; namely, STEVEN ALLEN GRAYBILL and STACEY RENEE GRAYBILL. ("Children" or "Child").

The parties from time to time shall consult regarding the emotional, moral, educational, physical and general welfare of their Children. Except as otherwise provided, it is the intention of the parties that there shall be as close a relationship as possible between each parent and the Children and both parents shall participate as much as possible in making all decisions with respect to education, illness, operations (except in emergencies), health, welfare and other matters of similar importance affecting the Children, except as otherwise provided. Decisions with respect to the aforesaid matters shall not be made by either of the parties in such manner as to exclude the other from participation therein, and each party shall notify the other and invite the other to participate in any meetings or conferences with the third parties which might

affect such decisions. Each party shall provide the other with all medical, educational and other records, notices or information which relate to any aspect of the welfare of the Children and execute any authorizations so that all information concerning the Children shall be equally available to both parties.

4. CHILD SUPPORT

Husband shall be obligated to pay to Wife the sum of \$100.00 per week for the support of the Children of the parties, which payments shall account from, and the first payment shall be due on, the date of this Agreement. All subsequent payments shall be made on the Wednesday of each week thereafter. Support payments with respect to the children shall terminate upon the first to occur of any of the following events:

(a) Arrival at age eighteen (18) of the youngest child, except as set forth in Subparagraph (e);

(b) Marriage of both minor children;

(c) Both minor children become self-supporting;

(d) Death of both minor children; or

(e) If at the time that the youngest child reaches the age of eighteen (18), either or both of the minor children have not yet completed high school, support shall continue until completion of high school by both children, or the occurrence of any other terminating event; unless either or both of the minor children are attending college as full-time students and maintaining their residence at home; in which event the child support shall continue until both children graduate or both children have reached the age of twenty-two (22), whichever occurs last.

Wife shall have the option to claim children as dependents for tax purposes, consistent with the Income Tax provision of Item 13. Wife agrees that if she allows Husband to claim the dependency exemptions then she will provide Husband for each applicable year a written declaration waiving her claim to the children's dependency exemptions. The declaration shall be provided on IRS Form 832 or in such other writings as conform to regulations issued pursuant to Internal Revenue Code, §152(e), as promulgated from time to time.

The parties acknowledge and agree that child support provisions set forth herein may be increased or decreased by the Court if there is a material and substantial change in the economic circumstances of either party.

The parties acknowledge that they shall contribute to the education expenses of a Child or the Children in accordance with their respective incomes. In addition, the parties agree that each of them shall contribute to the college education of each Child who attends college, in accordance with the respective financial abilities of the parties at that time. The parties agree that they and the Child shall select a college which is within their combined financial means, and that they shall apportion the expenses between them in accordance with their respective financial abilities.

5. VISITATION

It is the intention of the parties that Husband shall have the reasonable rights of visitation as defined below so that as close a relationship as possible shall be maintained between Husband and the Children. The parties shall cooperate to the fullest extent possible to effectuate this intent; provided, however, that the exercise of these privileges by Husband shall not interfere with the school schedule of the Children, nor with bona fide plans previously made for their activities, and shall be with due regard for the health and general welfare of the Children. Each party will keep the other advised from time to time of their then residence and telephone number.

Husband shall have reasonable rights of visitation, agreed to as being between the hours of 12:00 Noon on Saturday and 7:00 P.M. on Sunday. Husband will notify Wife twenty-four (24) hours in advance of the time before Noon on Saturday that he will pick up the Children. Any other rights of visitation are at the discretion of Wife.

The parties from time to time shall consult regarding the emotional, moral, educational, physical and general welfare of their Children. It is the intention of the parties that there shall be as close a relationship as possible between each parent and the Children and both parents shall participate as much as possible in making all decisions with respect to education, illness, operations (except in emergencies), health, welfare and other matters of similar importance affecting the Children, except as otherwise provided. Decisions with respect to the aforesaid matters shall not be made by either of the parties in such manner as to exclude the other from participation therein, and each party shall notify the other and invite the other to participate in any meetings or conferences with the third parties which might affect such decisions. Each party shall provide the other with all medical, educational and other records, notices or information which relate to any aspect of the welfare of the Children and execute any authorizations so that all information concerning the Children shall be equally available to both parties.

Neither Husband nor Wife shall attempt to permanently remove the children from the State of Maryland without first giving the other thirty (30) days written notice of his or her intention to do so. The parties agree and consent that the Courts of the State of Maryland shall have full and complete jurisdiction with respect to any dispute between the parties relating to the custody or support of the children, notwithstanding any breach of any provision of this Agreement, regardless of their then domicile or residence; provided, however, that the responding party is given adequate actual notice and a reasonable opportunity to appear before the Court.

Husband agrees not to present himself to Wife's residence without first notifying Wife at least twenty-four (24) hours in advance.

6. HEALTH INSURANCE/MEDICAL BILLS

The parties agree that each shall be responsible for their own health insurance coverage and for their own medical, dental, and similar expenses. Wife agrees that she will maintain health insurance coverage on the Children. In the event that she shall not have coverage or not be able to maintain coverage, Husband agrees to obtain coverage for the Children, either through his existing policy or through another policy.

The parties agree to equally pay all reasonable and necessary medical, dental, nursing and hospital expenses, including the cost of medicines, drugs, physical and psychiatric therapy, orthodontry and appliances prescribed by a physician or dentist for the Children not covered by medical insurance. Such payments are to be 50/50 between the parties.

When one party has advanced monies in payment of medical or other expenses incurred for Children and is entitled to recover the portion of such expenses that is the other's responsibility, as this has been defined herein, he or she shall within 30 days render a statement to the other party enumerating the various expenditures, supported by copies of all bills in respect thereof, and the other party shall, within thirty (30) days after rendition of such statement, pay to Husband or Wife any such sums as shall be due to him or her under the terms of this paragraph.

Wife shall be allowed to unilaterally make any substantial decisions affecting the welfare of the Children or enter into any contracts regarding such decisions without prior consultation with Husband. Failure of Husband to consult Wife prior to entering into any contracts regarding the Children of the parties, except in the case of emergency or when prior consultation shall not be feasible or practicable, shall relieve Wife of any duty pursuant to any such contract.

7. LIFE INSURANCE

Husband acknowledges that there exists a policy of insurance with Franklin Insurance Company (Policy No. 5520807), with the present primary beneficiary being Wife and the present contingent beneficiary being Children. Husband agrees to execute such documents and make such application, within thirty (30) days of the date of this Agreement, to reverse the beneficiary provisions; that is, the Children become primary and Wife becomes contingent. Husband shall have the duty and obligation to make sure that the beneficiary changes are made by the insurance company, and shall maintain this policy and keep it in full force and effect, free and clear of all policy loans, liens and encumbrances. To the extent that Husband fails to comply with the provisions of this Paragraph, his Estate shall be charged with the obligations here and above assumed.

8. PERSONAL PROPERTY

A. Prior to the execution of this Agreement, the parties divided up their personal property. The parties agree that all tangible personal property and household chattels presently located at Wife's residence shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband, and all tangible personal property and household chattels presently located at Husband's residence shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

B. The parties acknowledge that Husband has tools which are presently located in the garage at 5190 Allendale Lane, Taneytown, Maryland. Husband agrees to remove all of his tools located there within two (2) months after the date of this Agreement. Husband also agrees to assume all liability and responsibility for those tools and any debt related thereto. Wife agrees to waive all right, title and interest in those tools, in exchange for Husband's waiver of all right, title and interest in the Marital Home, as explained in Item 11.

C. Except as otherwise provided in this Agreement, each party shall retain, as his or her sole and separate property, any automobiles, stocks, bonds, or other securities, savings or checking accounts, certificates of deposit, money market funds, pension, profit-sharing plans, individual retirement accounts, deferred compensation of any kind, and any other assets of any kind or nature in his or her own name, free and clear of any interest of the other.

9. BANK AND IRA ACCOUNTS

The parties agree to waive all right, title, and interest in any bank accounts in the sole name of the other.

The parties further agree that all accounts that consisted of any marital funds are divided and that each waives any future claim to such funds.

Wife agrees to waive all right, title, and interest in Husband's IRA, which is located at Taneytown Bank, in exchange for Husband's waiver to the Marital Home, as provided for in Item 11.

10. AUTOMOBILES

A. The parties acknowledge that there are the following vehicles arising out of the marital relationship: 1977 Ford Mustang (titled in Husband's name); 1984 Truck (titled in joint names); 1985 Tempo (titled in Wife's name); and a Shadow Motorcycle (titled in Husband's name).

B. Wife hereby agrees to waive all right, title, and interest in the Mustang, in exchange for Husband waiving all right, title and interest in the Tempo. Each party agrees to assume all responsibility for their respective vehicles, including any debts arising therefrom, and agrees to save and hold harmless the other from any liability related thereto.

C. Husband agrees to pay to Wife within one (1) year from the date of this Agreement the sum of Six Hundred Dollars (\$600.00), which represents her share of proceeds arising out of the accident involving the Truck. In exchange, Wife agrees to waive all right, title, and interest in said vehicle, and shall, at Husband's request, sign any documents or papers which may be reasonably necessary to effect a transfer of title. Husband agrees to assume all responsibility for payment of any and all debts related to that vehicle, and shall save and hold Wife harmless from any and all liability therefor.

D. Wife agrees to waive all right, title, and interest in the Motorcycle, in exchange for Husband's waiver of right, title, and interest in the Marital Home, as noted in Item 11. Husband agrees to assume all responsibility for payment of any and all debts related to that vehicle, and shall save and hold Wife harmless from any and all liability therefor.

E. The parties agree to obtain, maintain, and be responsible for their own automobile insurance, to cover the vehicles noted above as being transferred to or otherwise theirs. Each shall save and hold the other harmless from any liability arising from either lack of any coverage or exposure in excess of coverage.

11. MARITAL HOME

The parties own, as tenants by the entirety, improved premises in Carroll County known as 5190 Allendale Lane, Taneytown, Maryland 21787 ("Marital Home"). The Marital Home is subject to the lien of a mortgage with New Windsor Bank. Simultaneously with the execution of this Agreement, Husband shall convey to Wife all of his right, title and interest in and to the Marital Home, and shall within thirty (30) days of the date of this Agreement execute any deed, deed of trust, assignment, or other documents which may be reasonably necessary for the conveyance of such right, title and interest. In exchange for Husband's waiver of all right, title and interest in the Marital Home, Wife agrees to assume full responsibility for all debts and obligations arising out of the Marital Home, and will save and hold Husband harmless from any liability arising therefrom. Further, Wife agrees to waive all right, title and interest in the tools noted in Item 8(B), in the motorcycle listed in Item 10, and the IRA listed in Item 9. In addition, Wife agrees to assume the loan for the garage referred to in Item 12 in exchange for Husband's waiver. Wife shall be solely responsible to pay the mortgage and all other expenses of the Marital Home, including but not limited to water and utility bills, real property taxes, telephone bills, insurance premiums on the Marital Home and contents, and all repairs and improvements. Wife shall save and hold Husband harmless from the expenses which she covenants to pay herein, and shall indemnify Husband from any liability therefor. Wife shall hold the Marital Home as her sole and exclusive property, free and clear of any interest of Husband. Upon the sale of the Marital Home at any time, the proceeds of sale shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband.

12. DEBTS

A. Except as otherwise expressly provided herein, each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall save and hold the other harmless from any and all liability therefor; and shall indemnify the other from any and all liability for such debts. From and after the date of this Agreement, except as otherwise provided herein, neither party shall pledge the credit of the other, and each shall be responsible for his or her own debts and will hold and save the other harmless and indemnify the other from any such debts or obligations.

B. The parties acknowledge that there exists a loan from Mr. and Mrs. Leonard J. Reddick that was used to construct a garage at the Marital Home. In exchange for Husband's waiver

of interest in the Marital Home, Wife agrees to assume the responsibility of this debt, and will save and hold Husband harmless from any liability arising therefrom.

13. TAX RETURNS

Wife shall have the option to elect whether the parties will execute and file joint Federal and State income tax returns for the year 1990 and each year thereafter that they are legally permitted to do so. She is to do so no later than January 31st immediately after the end of the tax year involved, and shall notify Husband in writing of her election. Each party shall pay that proportionate part of the tax due as shall be attributable to his or her respective taxable income and credits computed as if each party filed separate returns as a single taxpayer; provided, however, that in no event shall Wife's tax liability exceed that tax which she would have had to pay had she filed separate returns as single-head of the household. Any refunds due the parties as a result of the filing of joint income tax returns shall be divided equally. Each party warrants to the other that all the information provided by him or her for the preparation of the returns will be true, correct and complete. Each party shall in all respects hold the other harmless from any claims for State and Federal income taxes which is attributable to such party's income and deductions and if there is a deficiency assessment on the return, the party whose tax information or income is responsible for same shall pay the amount ultimately determined to be due, together with interest and penalties, if any, as well as all expenses, including counsel fees, that may be incurred if such party decides to contest the assessment. Each party shall hold the other harmless from any claim, damage or expense arising out of any deficiency assessment which is made by reason of such party's tax information or income.

14. REPRESENTATION

The parties hereby acknowledge that Stephan A. Timchula, Esquire has provided legal representation and advice to Wife in connection with the parties' separation and the drafting of this Agreement. Husband expressly acknowledges that he has been advised and afforded every opportunity to obtain independent counsel of his own selection in connection with this Agreement, so that he may have his own attorney answer any questions which he may have. Husband further acknowledges that Stephan A. Timchula, Esquire has neither represented Husband nor provided him with any legal advice in connection with the terms or operating effects of this Agreement. Husband further acknowledges that his decision to execute this Agreement without an attorney is made freely and voluntarily.

15. COUNSEL FEES, COURT COSTS

Within one (1) year from the date of this Agreement, Husband shall pay to Wife, the sum of Three Hundred Dollars, (\$300.00) as a contribution for legal services rendered or to be rendered to Wife in connection with this Agreement. If a divorce proceeding is brought by either party against the other, each party agrees to pay their own counsel fees incurred in connection therewith, and the parties shall divide all court costs of the divorce, including Mater's Fees, equally between them.

16. MISCELLANEOUS

A. Each of the parties agrees to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purposes of this Agreement.

B. In case of reconciliation, the provisions of this Agreement shall not be affected unless a new agreement is entered into in writing revoking this Agreement.

C. Except as otherwise provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives, and assigns, releases all claims, demands, and interests arising under the Marital Property Act, Maryland Family Law Code Annotated, §§8-201 through 8-213, as from time to time amended.

D. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated in said decree of divorce, but not merged therein. It is further agreed that regardless of whether this Agreement, or any part thereof is incorporated in any such decree, the same shall not be merged in said decree but said Agreement and all of the terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives and assigns.

E. The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party was represented by independent counsel of his or her own selection in the negotiation and execution of this Agreement, or waived any representation. Husband and Wife acknowledge that this Agreement is a fair and reasonable agreement, and that it is not the result of any fraud, duress, or undue

influence exercised by either party upon the other, or by any person or persons upon either party.

F. Either party who fails to comply with the provisions of this Agreement or who breaches this Agreement will indemnify the other party, make him or her financially whole, and hold the other party harmless from any such breach of this Agreement, including, but not limited to, reasonable attorneys' fees.

G. Whenever the masculine gender is used herein, it shall also mean the feminine gender, where appropriate, and the plural shall mean the singular, and vice-versa, where appropriate.

H. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing, and signed by the parties.

I. No provision of this Agreement shall be interpreted for or against any party hereto by reason that said party or his or her legal representative drafted all or any part hereof.

J. Should any provision of this Agreement be found, held, or deemed to be unenforceable, voidable or void, as contrary to law or public policy under the laws of Maryland, the parties intend that the remaining provisions of this Agreement shall nevertheless continue in full force and be binding upon the parties, their heirs, personal representatives, executors, and assigns.

K. As to these covenants and promises, the parties hereto severally bind themselves, their heirs, personal representatives and assigns.

17. APPLICABLE LAW

This Agreement shall be interpreted in accordance with and controlled by the laws of the State of Maryland.

IN WITNESS WHEREOF, the said parties hereto have hereunder set their hands and seals the day and year first above written.

WITNESS:

May A. Ashkin

Connie F. Graybill (SEAL)
CONNIE FRANCES GRAYBILL

Michael Cassin

Allen J. Graybill, Jr. (SEAL)
ALLEN GLENN GRAYBILL, JR.

STATE OF MARYLAND, COUNTY OF CARROLL; To Wit:

I HEREBY CERTIFY that on this 7th. day of December, 1990, the above-named CONNIE FRANCES GRAYBILL, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



Robert A. Ashkin
Notary Public
My Commission Expires: May, 1994

STATE OF MARYLAND, COUNTY OF CARROLL; To Wit:

I HEREBY CERTIFY that on this 7th. day of December, 1990, the above-named ALLEN GLENN GRAYBILL, JR., personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact his act and deed and that he has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



Robert A. Ashkin
Notary Public
My Commission Expires: May 1994

ADDENDUM TO MARITAL SETTLEMENT AGREEMENT

This Addendum to the Marital Settlement Agreement between the parties which was dated December 7, 1990, is made this 27 day of Feb, 1992, by and between CONNIE FRANCES GRAYBILL ("Wife"), and ALLEN GLENN GRAYBILL, JR. ("Husband").

WHEREAS, the parties were Husband and Wife, subsequently separated, and have since December 8, 1990, been continuously living in separate abodes; and,

WHEREAS, in order to amicably resolve all issues arising out of their marital relationship, the parties entered into a Marital Settlement Agreement ("Agreement") dated December 7, 1990; and,

WHEREAS, subsequent to the separation, Husband did fail to pay child support, and Wife did therefore file action in the Circuit Court for Carroll County, under Case No. C-91-10945.OD; and,

WHEREAS, the parties resolved the outstanding issues by Stipulation signed June 19, 1991, which was incorporated by Order dated July 9, 1991, and was followed by an Earnings Withholding Order dated September 13, 1991; and,

WHEREAS, Husband failed to make payments for child support and arrears from the date of the Stipulation to the date of the Earnings Withholding Order, such that there now exists additional arrears; and,

WHEREAS, Husband has failed to make payments pursuant to Item 10(C) and 15 of the Agreement; and,

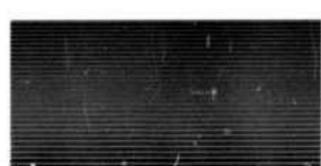
WHEREAS, the visitation schedule is agreed not to be in the best interest of the minor children, so as to suggest a need for modification; and,

WHEREAS, the parties wish to settle these differences and resolve outstanding disputes without further litigation, and to do so freely and voluntarily.

NOW THEREFORE, it is the mutual desire and intent of both of the parties to modify their Agreement and stipulate to modification of the prior Orders of the Circuit Court for Carroll County; as follows:

1. The parties agree that Husband owes to Wife the sum of \$600.00 pursuant to Item 10(C) of the Agreement and \$300.00

Handwritten:
3/27/92
H



pursuant to Item 15 of the Agreement. It is further agreed by the parties that Husband owes the sum of \$1,771.45 for child support arrearage from June 6, 1991 to October 7, 1991; which dates from the Stipulation of the parties to the payment by the Earnings Withholding Order.

It is hereby agreed between the parties that this amount of monies owed, totaling \$2,671.45, shall be added to the arrearage stated to in the Stipulation of the parties and the Earnings Withholding Order referred to above; with the credit for \$10.00 per week paid toward the original amount to date. The parties agree that the total credit is \$200.00 as of February 15, 1992, which leaves \$2,689.00 in the previous total. The total amount of arrearages and other monies owed is \$5,360.45 as of February 15, 1992, and shall be paid by the \$10.00 per week referred to in the Earnings Withholding Order of September 13, 1991.

The parties hereby consent to entry of a new Earnings Withholding Order consistent with these totals, a copy of which is attached hereto and which will be submitted at a hearing on the Supplemental Complaint for Divorce, for approval by the Circuit Court for Carroll County.

2. The parties hereby acknowledge that the visitation of the minor children of the parties should, for their best interest, be modified. Therefore, the parties agree that the second paragraph of Item 5 of the Agreement shall be deleted, and substituted by the following:

Husband shall have reasonable rights of visitation, agreed to as being every other Sunday, until 7:00 p.m. Wife shall notify Husband of the time that he may pick up the Children that day. Any other rights of visitation are at Wife's discretion.

All other terms of Item 5 are in full force, and are hereby ratified and affirmed.

3. The parties incorporate herein all of the terms of the Stipulation dated June 19, 1991, and the Order dated July 9, 1991, except as otherwise modified by this Addendum and subsequent Orders of the Circuit Court for Carroll County.

4. Except as modified herein and in all other respects, the Marital Settlement Agreement dated December 7, 1990 shall remain the same, and is hereby ratified and affirmed.

IN WITNESS WHEREOF, the said parties hereto have set their hands and seals the date first written above.

WITNESS:

[Signature]

Connie F. Graybill (SEAL)
CONNIE FRANCES GRAYBILL

[Signature]

Allen Glenn Graybill, Jr. (SEAL)
ALLEN GLENN GRAYBILL, JR.

STATE OF MARYLAND)
COUNTY OF Carroll)

To Wit:

I HEREBY CERTIFY that on this 2nd day of March, 1992, the above-named CONNIE FRANCES GRAYBILL, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.

AS WITNESS my hand and Notarial Seal.

[Signature]
Notary Public
My Commission Expires: 2/1/95

STATE OF MARYLAND)
COUNTY OF Carroll)

To Wit:

I HEREBY CERTIFY that on this 2nd day of March, 1992, the above-named ALLEN GLENN GRAYBILL, JR., personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact his act and deed and that he has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



[Signature]
Notary Public
My Commission Expires: 3-1-96

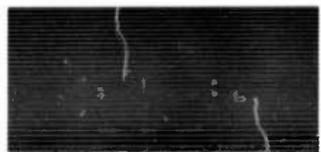
ROSE M. COLLIER	*	IN THE
	*	CIRCUIT COURT
Plaintiff/ Counter-Defendant	*	FOR
	*	
v.	*	
	*	
	*	CARROLL COUNTY
DONALD L. COLLIER, SR.	*	
	*	
Defendant/ Counter-Plaintiff	*	Case No. CV10142
	*	

* * * * *

JUDGMENT FOR AN ABSOLUTE DIVORCE

The Amended Complaint for an Absolute Divorce and consent thereto having come on for hearing, both parties having appeared with counsel, testimony and evidence having been taken in open court, counsel for both parties having been heard, the residency requirements having been met, the grounds for a separation duration of over two years without cohabitation having been met, the evidence of a possibility of a reconciliation being apparently impossible, it is this 6th day of ~~March~~ ^{April 1992}, 1992, by the Circuit Court for Carroll County,

ADJUDGED, ORDERED and DECREED that Rose M. Collier, Plaintiff, is hereby granted an Absolute Divorce from Donald L. Collier, Sr., Defendant;



AND IT IS FURTHER ADJUDGED, ORDERED and DECREED that, by reason of their express agreement, the Defendant, Donald S. Collier, Sr., will pay the sum of \$5,000.00 unto the Plaintiff, Rose M. Collier, for and in consideration of the said Rose M. Collier conveying or joining in a conveyance of all her right, title and interest in and to the real estate known as 2926 Michelle Road, Manchester, Maryland; said payment to be made within 30 days counting from March 16, 1992;

AND IT IS FURTHER ADJUDGED, ORDERED AND DECREED that by reason of the parties, Rose M. Collier and Donald S. Collier, Sr., express waiver of alimony, past and present, and they are hereby denied alimony;

AND IT IS FURTHER ADJUDGED, ORDERED and DECREED that the Plaintiff, Rose M. Collier, be and is hereby permitted to resume her former name, Rose M. Pollard;

AND IT IS FURTHER ADJUDGED, ORDERED and DECREED that the Plaintiff, Rose M. Collier, and the Defendant, Donald L. Collier, Sr., shall share the costs of these proceedings;

AND IT IS FURTHER ADJUDGED, ORDERED and DECREED that by reason of their express agreement, the parties release all claims and demands of any kind or nature against the other party,

including all interests incident to the marital relationship now or at any time hereafter existing or occurring in the property or estate of the other party, or in marital property either statutory or arising at common law, specifically including all claims, demands, and interests arising under the Marital Property Act, Maryland Family Law Code Annotated, §§ 8-201 through 8-213;

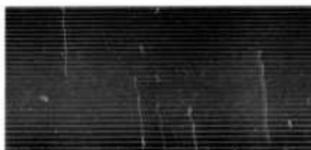
AND IT IS FURTHER ADJUDGED, ORDERED and DECREED that the Counter-Complaint for Absolute Divorce filed by Donald L. Collier, Sr., is dismissed.


JUDGE

APPROVED AS TO FORM:


Samuel F. Kenney
31 Allegheny Avenue, Suite 103
Towson, Maryland 21204
Attorney for Plaintiff,
Rose M. Collier


David A. Greenbaum
Morrow & Hassani, P.A.
22 West Pennsylvania Avenue
Towson, Maryland 21204
Attorneys for Defendant,
Donald L. Collier, Sr.



PATRICIA ANN MONTAIGNE	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
MICHAEL DEAN MONTAIGNE	*	CARROLL COUNTY
Defendant	*	Case No. C-91-11956

* * * * *

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 14 day of April, 1992, by the Circuit Court for Carroll County, that the Plaintiff, PATRICIA ANN MONTAIGNE, be and she is hereby, ABSOLUTELY DIVORCED from the Defendant, MICHAEL DEAN MONTAIGNE; and

IT IS FURTHER ORDERED that the Plaintiff, PATRICIA ANN MONTAIGNE, be and she is hereby awarded the guardianship and custody of MICHAEL DEAN MONTAIGNE, JR., born January 17, 1986, and MEGHIN DENISE MONTAIGNE, born January 21, 1991, the minor children of the parties hereto; with the right unto the Defendant, MICHAEL DEAN MONTAIGNE, to visit the children at reasonable times and under proper circumstances, in the Plaintiff's discretion, subject, however, to the continuing jurisdiction of this Court; and

IT IS FURTHER ORDERED that the Defendant, MICHAEL DEAN MONTAIGNE, shall be charged generally with the support of the minor



children of the parties, the amount of support to be as determined in the Uniform Reciprocal Support of Dependents Act (Case No. C-91-11745) in the Circuit Court for Carroll County, Patricia Montaigne, Plaintiff/Petitioner, v. Michael D. Montaigne, Defendant/Respondent, that is now pending in the State of Pennsylvania or as determined by subsequent Order of this Court.

IT IS FURTHER ORDERED that the Court costs be and they are hereby waived.


JUDGE

b:montaign.jud

DIANA L. LUCAS

Plaintiff

vs.

DUANE G. LUCAS

Defendant

* IN THE
* CIRCUIT COURT
* FOR
* CARROLL COUNTY
* CASE NO. C-91-12075 DV

* * * * *

JUDGMENT OF ABSOLUTE DIVORCE

UPON consideration of the Report and Recommendation of Master filed in these proceedings, it is this 6th day of

April, 1992, by the Circuit Court for Carroll County

ORDERED that the Plaintiff, Diana L. Lucas, be and is hereby granted a Judgment of Absolute Divorce from the Defendant, Duane G. Lucas; and it is further

ORDERED that both parties be denied alimony by virtue of their waiver thereof; and it is further

ORDERED that the pertinent parts of the Voluntary Separation and Property Settlement Agreement between the parties dated April 12, 1991, be and the same are hereby incorporated but not merged into this Judgment of Absolute Divorce; and it is further

ORDERED that the Plaintiff pay the costs of these proceedings.

Raymond E. Beck, Jr.
J U D G E

VOLUNTARY SEPARATION AND
PROPERTY SETTLEMENT AGREEMENT

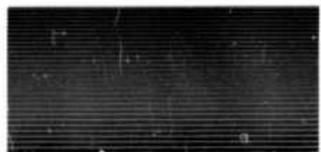
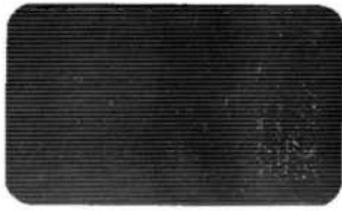
THIS AGREEMENT is entered into this 12th day of April, 1991, by and between DIANA L. LUCAS, ("Wife") and DUANE H. LUCAS, ("Husband").

D.L.
M

EXPLANATORY STATEMENT

The parties were married by a religious ceremony on September 21, 1985 in Carroll County, Maryland. No children were born to them as a result of their marriage. Differences have arisen between the parties and they are now and have been since October 19, 1990, living separate and apart from one another, voluntarily and by mutual consent in separate abodes, without cohabitation, with the purpose and intent of ending their marriage. It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions of maintenance and support, alimony, counsel fees, their respective rights in the property or estate of the other, and in property owned by them jointly or as tenants by the entireties, and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW, THEREFORE, in consideration of the promises and mutual covenants and understandings of each of the parties, the parties hereby covenant and agree as follows, all as of the effective date hereof.



1. RELINQUISHMENT OF MARITAL RIGHTS

The parties shall continue to live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him shall seem advisable for his sole and separate use and benefit, without, and free from, any control, restraint, or interference by the other party in all respects as if each were unmarried. Neither of the parties shall molest or annoy the other or seek to compel the other to cohabit or dwell with him by any proceedings for restoration of conjugal rights or otherwise, or exert or demand any right to reside in the home of the other.

2. RIGHTS INCIDENTS TO MARITAL RELATIONSHIP AND RIGHTS AS SURVIVING SPOUSE

Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all rights or interest which he now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quit claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his property as if he were unmarried. Except as otherwise provided in this Agreement, each of the parties releases all claims

and demands of any kind or nature against the other party, including all interests incident to the marital relationship now or at any time hereafter existing or occurring in the property or estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands and interests arising under the Marital Property Act, Md. Family Law Code Ann. Sections 8-201 through 8-213, as from time to time amended, and specifically including any right to act as the other's personal representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him shall pass by his Will or under the laws of descent as the case might be, free from any right of inheritance, title or claim in the other party as if the parties at such time were unmarried.

3. WAIVER OF ALIMONY

It is the mutual desire of the parties that hereafter they shall each maintain and support themselves separately and independently of the other. Accordingly, and in consideration of this Agreement, Wife releases and discharges Husband, absolutely and forever, for the rest of her life from any and all claims and demands, past, present and future, for alimony and support, both pendente lite and permanent; and Husband releases and discharges

Wife, absolutely and forever for the rest of his life from any and all claims and demands, past, present and future, for alimony and support, both pendente lite and permanent.

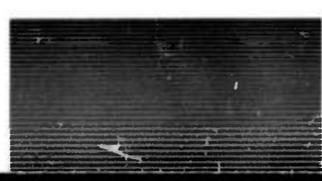
4. DOG OWNERSHIP AND VISITATION

The parties acquired a dog during their marriage which they named Missy. Missy shall be and remain the sole and exclusive property of Wife, free and clear of any ownership interest of Husband. The parties have agreed, however, that Husband shall be entitled to have Missy with him pursuant to the following "visitation" schedule: Husband shall pick up Missy for visitation at Wife's residence at approximately 5:00 p.m. on Friday afternoons and Wife shall pick up Missy at Husband's residence at approximately 6:00 p.m. on Sunday evenings. Each party agrees to contact the other party, in advance, if there is some need to deviate from this pre-arranged schedule. Wife also agrees to give Husband a right of first refusal to purchase Missy ^{for the sum of One Dollar} in the event Wife should ever decide to sell said dog or to give her away.

D.P.
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5. PERSONAL PROPERTY

A. Prior to the execution of this Agreement, the parties divided up their personal property. The parties agree that all tangible personal property and household chattels presently located at Husband's residence shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife, and all tangible personal property and household chattels presently located



at Wife's residence, with the exception of a recliner and microwave stand, shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband. Within thirty (30) days of the date of this Agreement, upon reasonable advance notice to Wife, Husband shall remove the recliner and microwave stand from Wife's residence and said items shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

B. The 1988 Grand Am automobile presently in Wife's possession and titled in Wife's name shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband. Wife shall assume all responsibility for payment of the debt against said vehicle, and shall indemnify and hold Husband harmless from any and all liability therefor. Simultaneously with the execution of this Agreement, Wife shall assign to Husband all of her right, title, and interest in and to the 1989 Ford pick-up truck which is presently in Husband's possession and titled in the parties' joint names, and shall, at Husband's request, sign any documents or papers which may be reasonably necessary to effect a transfer of title into Husband's name alone. Wife shall, at the same time, sign a gift certification form provided by the Motor Vehicle Administration. Husband shall continue to have the exclusive right to drive the 1989 Ford pick-up and shall assume all responsibility for payment of the debt against said vehicle, and

shall indemnify and hold Wife harmless from any and all liability therefor. The Grumman Bass Boat, accompanying motors and boat trailer presently in Husband's possession and titled in the parties' joint names shall also be and remain the sole and exclusive property of Husband and Wife shall, at Husband's request, sign any documents or papers which may be reasonably necessary to effect a transfer of title into Husband's name alone. Husband shall assume all responsibility for payment of any debts against such items, and shall indemnify and hold Wife harmless from any and all liability therefor.

C. Wife shall retain as her sole and exclusive property, free and clear of any interest of Husband, all funds in the parties' joint accounts at Reisterstown Federal and Carroll County Bank, as well as the U.S. Savings Bonds which are currently in the joint names of the parties (i.e. three \$100.00 and two \$50.00 U.S. Savings Bonds). Except as otherwise provided in this Agreement, each party shall retain, as his or her sole and separate property, any automobiles, stocks, bonds, or other securities, savings or checking accounts, certificates of deposit, money market funds, pensions, profit-sharing plans, individual retirement accounts, deferred compensation of any kind, and any other assets of any kind or nature in his or her own name, free and clear of any interest of the other.

6. PENSION WAIVER

Each of the parties hereby expressly waives any legal right either may have under any Federal or State law as a spouse to participate as a payee or beneficiary regarding any interests the other may have in any pension plan, profit-sharing plan, or any other form of retirement or deferred income plan including, but not limited to, the right either spouse may have to receive any benefit, in the form of a lump-sum death benefit, joint or survivor annuity, or pre-retirement survivor annuity pursuant to any State or Federal law, and each of the parties hereby expressly consents to any election made by the other, now or at any time hereafter, with respect to the recipient and the form of payment of any benefit upon retirement or death under any such pension plan, profit-sharing plan, or other form of retirement or deferred income plan. Either party shall, within ten (10) days of the request by the other party, execute such documents as may be necessary in order to effectuate the purposes of this provision, including but not limited to a waiver of rights to any annuity or benefits and a consent to any election or beneficiary designation.

7. MARITAL HOME

The parties own, as tenants by the entirety, improved premises in Carroll County known as 714 Windsor Drive, Westminster, Maryland 21157 (the "Home"). The Home is subject to the lien of a FHA insured mortgage held by ~~BancBoston Mortgage Corporation~~ ^{American Home Funding}.

See
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G.P.L.
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Within ~~thirty (30)~~ ^{sixty (60)} days of the date of this Agreement, Wife shall convey to Husband's father, George P. Lucas, Jr., all of her right, title and interest in and to the Home, and shall execute any deed or other documents, prepared at George P. Lucas Jr.'s expense, which may be reasonably necessary for the conveyance of such right, title and interest. George P. Lucas, Jr. shall pay to Wife, for Wife's interest in the Home, the sum of Six Thousand Dollars (\$6,000.00), payable ~~as follows: A One Hundred Dollar (\$100.00) downpayment to~~

DJ
G.P.L. JR.
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~~be paid to Wife simultaneously with the execution of this Agreement, and the remaining \$5,900.00 to be paid to Wife in cash or by bank~~

DJ
G.P.L. JR.
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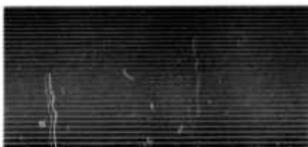
certified check at the same time Wife executes the aforementioned deed. Wife shall also sign the ~~BankBoston Mortgage Corporation~~ ^{American Home Funding} "Escrow Transfer Letter" and "Assumption Agreement," copies "Notice To Homeowner" form, ^{are} a copy of which is attached hereto, at

the same time she executes the aforementioned deed. Regardless of the language in said form requiring Wife's name to remain on the existing mortgage for a period of time, both Husband and George P. Lucas, Jr. hereby agree that from the date of this Agreement they shall each, jointly and severally, hold Wife harmless and indemnify her from any and all liability arising from any and all obligations and/or losses under the mortgage, past, present or future.* Husband and George P. Lucas, Jr. shall be solely responsible to pay the mortgage and all other expenses of the Home, including but not limited to water and utility bills, real property taxes, telephone bills, insurance premiums on the Home and contents, and all repairs

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*In addition, Husband and George P. Lucas, Jr. agree that if they sell the Home within five (5) years of the date Wife conveys her interest to George P. Lucas, Jr. as aforesaid, then they shall not permit a further assumption of the mortgage and shall pay the mortgage in full at time of settlement so as to afford Wife a complete release of liability under the mortgage at that time. Husband and George P. Lucas, Jr. also agree that in the event, for whatever reason, Wife is not released from liability under the mortgage within five (5) years from her conveyance of her interest in the Home, that they shall immediately procure a release of liability of any and all (over) obligation Wife may have under the terms of the Note and Mortgage and if they are unable to do so,

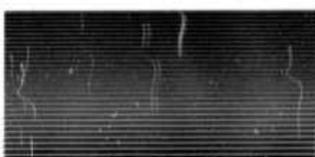


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BOOK 48 PAGE 624

they shall be obligated to pay off the mortgage at that time.

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and improvements. Husband and George P. Lucas, Jr., jointly and severally, shall hold and save Wife harmless from the expenses which they covenant to pay herein, and shall indemnify Wife from any liability therefor. After the conveyance of the aforementioned deed, Husband and George P. Lucas, Jr. shall hold the Home as their sole and exclusive property, free and clear of any interest of Wife. Upon the sale of the Home at any time, the proceeds of sale shall be and remain the sole and exclusive property of Husband and George P. Lucas, Jr. free and clear of any interest of Wife.

8. DEBTS

A. The parties are jointly indebted on three (3) credit cards, namely, a VISA card having a balance of approximately \$500.00; a DISCOVER card having a balance of approximately \$400.00; and a SEARS card having a balance of approximately \$220.00. These accounts have all been closed. Wife shall assume full responsibility for the parties' remaining debt on said accounts, and shall indemnify Husband and hold him harmless from any and all liability therefor.

B. Except as otherwise provided herein, each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefor. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other

nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this Agreement, each will be responsible for his or her own debt or liability, and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations.

9. MUTUAL RELEASE AND HOLD HARMLESS

Subject to and except for the provisions of this Agreement, each party is released and discharged, and by this Agreement does for himself or herself, and his or her heirs, legal representatives, executors, administrators and assigns, release and discharge the other of and from all causes of action, claims, rights, or demands, whatsoever in law or equity, which either of the parties ever had or now has against the other, except any or all cause or causes of action for divorce. Except as provided in this Agreement, neither party shall incur any liability on behalf of the other or make any charge against any account on which the other is liable, and each party covenants and agrees to indemnify the other and save him or her harmless from any liability for any obligation incurred by him or her.

10. RESERVATION OF GROUNDS FOR DIVORCE

Neither party waives or condones any claim for divorce which either may have against the other, now or at any time in the future, and each party expressly reserves the right to assert any such claim.

11. COUNSEL FEES; COURT COSTS

Simultaneously with the execution of this Agreement, Husband shall pay to Wife the sum of One Hundred Fifty Dollars (\$150.00) representing a partial contribution toward the cost of preparing this Agreement. Except as set forth in the preceding sentence, each of the parties shall pay his or her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present or future, except that if either party breaches any provision of this Agreement, or is in default thereof, said party shall be responsible for any legal fees incurred by the other party in seeking to enforce this Agreement. If an uncontested divorce proceeding is brought by either party against the other, the party filing the action shall pay all court costs thereof, including any Master's fee.

12. FURTHER ASSURANCES

The parties for themselves and their respective heirs, personal representatives and assigns, do mutually agree to join in or execute any instruments and to do any other thing or act that may be necessary or proper to carry out any part of this Agreement, or to release any rights in any property which either of said parties may now own or hereafter acquire, including the execution and delivery of such deeds and assurances as may be necessary to carry out the purposes of this Agreement.

13. MISCELLANEOUS

A. Each of the parties agrees to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purposes of this Agreement.

B. Except as otherwise provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives, and assigns, releases all claims, demands, and interests arising under the Marital Property Act, Md. Family Law Code Ann. Sections 8-201 through 8-213, as from time to time amended, including but not limited to any claim to use and possession of the family home, if any; any claim to use and possession of family use personal property, if any; any claim to marital property, if any; and any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any.

C. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated in said decree of divorce, but not merged therein. It is further agreed that regardless of whether this Agreement or any part thereof is incorporated in any such decree, the same shall not be merged in said decree but said Agreement and all of the terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives and assigns.

D. The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party was represented by independent counsel of his or her own selection in the negotiation and execution of this Agreement. Husband and Wife acknowledge that this Agreement is a fair and reasonable agreement, and that it is not the result of any fraud, duress, or undue influence exercised by either party upon the other, or by any person or persons upon either party.

E. Whenever the masculine gender is used herein, it shall also mean the feminine gender, where appropriate, and the plural shall mean the singular, and vice-versa, where appropriate.

F. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing, and signed by the parties.

G. No provision of this Agreement shall be interpreted for or against any party hereto by reason that said party or his or her legal representative drafted all or any part hereof.

H. Should any provision of this Agreement be found, held, or deemed to be unenforceable, voidable or void, as contrary to law or public policy under the laws of Maryland or any other State of the United States, the parties intend that the remaining provisions of this Agreement shall nevertheless continue in full force and be binding upon the parties, their heirs, personal representatives, executors, and assigns.

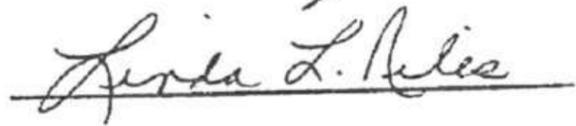
I. As to these covenants and promises, the parties hereto severally bind themselves, their heirs, personal representatives and assigns.

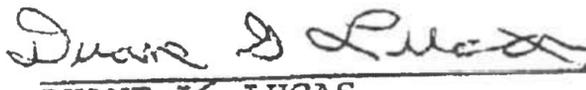
IN WITNESS WHEREOF, the said parties hereto have hereunder set their hands and seals the day and year first above written.

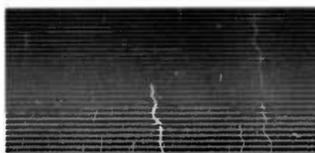
WITNESS:



 (SEAL)
DIANA L. LUCAS



 (SEAL)
DUANE L. LUCAS
6.



JEAN ELLEN YOH

Plaintiff

v.

BRUCE WAYNE YOH

Defendant

IN THE

CIRCUIT COURT

FOR

CARROLL COUNTY

Civil No. C-91-10487 DV

* * * * *

JUDGMENT OF DIVORCE

This case standing ready for hearing and being duly submitted, the proceedings were by the Court read and considered

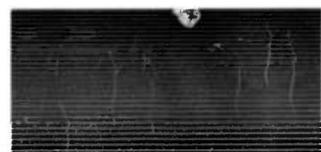
It is thereupon this 2nd day of April, Nineteen Hundred and Ninety-Two by the Circuit Court for Carroll County, ADJUDGED AND ORDERED, that the said JEAN ELLEN YOH, the above named Complainant be, and she is granted an ABSOLUTE DIVORCE from the Defendant, BRUCE WAYNE YOH.

IT IS FURTHER ORDERED, that the Agreement between the parties dated March 30, 1992, relative to custody, child support, alimony, property rights, counsel fees, court costs, etc., be and it is hereby approved and made a part of and incorporated in this Judgment, but not merged therein, having the same force and effect as if fully set forth herein.

IT IS FURTHER ORDERED, that the parties, JEAN ELLEN YOH and BRUCE WAYNE YOH, are hereby granted the joint custody of KATHERINE YOH and SARAH YOH, minor children of the parties with the Plaintiff, JEAN ELLEN YOH, having primary physical custody, subject to reasonable visitation by the Defendant, BRUCE WAYNE YOH, in accordance with the terms of and as more fully set forth

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ATTORNEYS AT LAW
RCM & D Bldg., Suite 200
555 Fairmount Ave.
Towson, MD 21204
(410) 583-8300

Filed in Open Court April 2, 1992



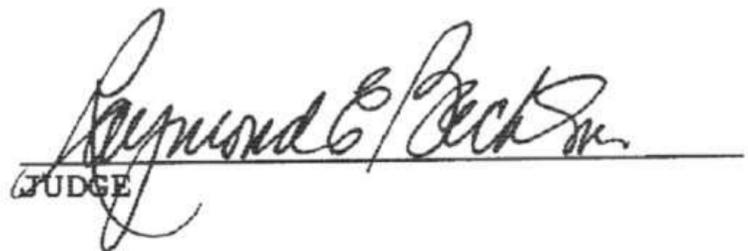
in the said Agreement and Consent Order of August 1, 1991.

IT IS FURTHER ORDERED, that the said Defendant shall pay directly to Plaintiff the sum of Four Hundred Fifty Dollars (\$450.00) per month for the maintenance and support of both children, accounting from the date of the said Agreement and in accordance with the terms of and as more fully set forth in the said Agreement.

IT IS FURTHER ORDERED, that if the Defendant accumulates support payments arrears amounting to more than thirty (30) days, he shall be subject to earnings withholding; he is required to notify the Court within ten (10) days of any change of address or employment so long as he is obligated to pay child support in accordance with this Judgment of Divorce; his failure to do so shall subject him to a penalty not to exceed Two Hundred and Fifty Dollars (\$250.00), and may result in his not receiving notice of proceedings for earnings withholding.

IT IS FURTHER ORDERED, that no right of alimony shall accrue unto either of the parties hereto, by virtue of their express waiver thereof, in accordance with the said Agreement.

AND IT IS FURTHER ORDERED, that the parties shall equally divide the cost of this proceeding, pursuant to said Agreement.


JUDGE

Approved as to form and content:

Kirk Seaman

KIRK SEAMAN
Attorney for Plaintiff

Mary Roby Sanders

MARY ROBY SANDERS
Attorney for Defendant

VOLUNTARY SEPARATION
AND PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT is entered into this 30th day of MARCH, 1992, by and between JEAN ELLEN YOH ("Wife") and BRUCE WAYNE YOH ("Husband").

EXPLANATORY STATEMENT

The parties were married by a civil ceremony on November 28, 1980 in Baltimore County, Maryland. Two children were born to them as a result of their marriage; namely, KATHERINE SUE YOH, born September 13, 1981 and SARAH JEAN YOH, born October 11, 1984, hereinafter referred to as "Children". Differences have arisen between the parties and they are now and have been since June 28, 1990, living separate and apart from one another, voluntarily and by mutual consent in separate abodes, without cohabitation, with the purpose and intent of ending their marriage. It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions of custody of their Children, maintenance and support, alimony, counsel fees, their respective rights in the property or estate of the other, and in property owned by them jointly or as tenants by the entireties, and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW, THEREFORE, in consideration of the promises and mutual covenants and understandings of each of the parties, the parties hereby covenant and agree as follows, all as of the effective date hereof.

1. RELINQUISHMENT OF MARITAL RIGHTS.

The parties, having mutually and voluntarily agreed to separate on June 28, 1990, shall continue to live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him or her shall seem advisable for his or her sole and separate use and benefit, without, and free from, any control, restraint,

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or interference by the other party in all respects as if each were unmarried. Neither of the parties shall molest or annoy the other or seek to compel the other to cohabit or dwell with him or her by any proceedings for restoration of conjugal rights or otherwise, or exert or demand any right to reside in the home of the other.

2. RIGHTS INCIDENT TO MARITAL RELATIONSHIP AND RIGHTS AS SURVIVING SPOUSE.

Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all rights or interest which he or she now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quit claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his or her property as if he or she were unmarried. Each of the parties releases all claims and demands of any kind or nature against the other party, including all interests incident to the marital relationship now or at any time hereafter existing or occurring in the property or estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands, and interests arising under the Marital Property Act, Md. Family Law Code Ann. §§ 8-201 through 8-213, as from time to time amended, and specifically including any right to act as the other's personal

representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him or her shall pass by his or her Will or under the laws of descent as the case might be, free from any right of inheritance, title or claim in the other party as if the parties at such time were unmarried.

3. CHILD CUSTODY AND VISITATION.

The parties shall have joint legal custody of the Children, whose primary residence will be with Wife. Husband shall have the right and privilege to visit and have the Children with him at all reasonable times and places pursuant to the Consent Order of August 1, 1991. The parties agree that all significant decisions concerning the Children, including, but not limited to, their schooling, medical care, religious training and other activities, shall be made by the parties jointly, and not by either party to the exclusion of the other. Each party shall take all reasonable steps to foster a positive and constructive relationship between the Children and the other party, and neither party shall do anything which shall or may be detrimental to that relationship.

4. CHILD SUPPORT.

Husband shall pay to Wife, for the support and maintenance of each Child, the sum of Two Hundred Twenty-Five (\$225.00) per month, for a total of Four Hundred Fifty Dollars

(\$450.00) per month for both Children, until the first to occur of any of the following events with respect to each Child: (1) death of the Child or Husband, (2) marriage of the Child, (3) the Child's becoming self-supporting, or (4) the Child's arrival at the age of eighteen (18) years; however, if the Child is attending high school, child support shall continue until the Child completes high school, but not after the Child's nineteenth (19th) birthday. Beginning with the year in which an absolute divorce is granted. Wife agrees that for each calendar year in which Husband shall have made all child support payments which he is obligated to make, she shall execute a written declaration on a form to be provided by the Internal Revenue Service, or conforming to the substance of such form, stating that she will not claim Sarah Jean Yoh as her dependent for that calendar year. Wife shall give such executed declaration to Husband upon his request, on or after January 1 each year for the calendar year just ended, to enable Husband to attach it to his income tax returns.

5. ALIMONY AND SUPPORT.

It is the mutual desire of the parties that hereafter they shall each maintain and support themselves separately and independently of the other. Accordingly, and in consideration of this Agreement, Wife releases and discharges Husband, absolutely and forever, for the rest of her life from any and all claims and demands, past, present, and future, for alimony and support, both pendente lite and permanent; and Husband releases and discharges

Wife, absolutely and forever, for the rest of his life from any and all claims and demands, past, present, and future, for alimony and support, both pendente lite and permanent. Husband understands and recognizes that, by the execution of this Agreement, he cannot at any time in the future make any claim against Wife for alimony, support, or maintenance. Wife understands and recognizes that, by the execution of this Agreement, she cannot at any time in the future make any claim against Husband for alimony, support, or maintenance.

6. MONETARY AWARD.

Simultaneously with the execution of this Agreement, Husband shall pay directly to Wife, as a property settlement, the sum of Two Thousand Five Hundred Dollars (\$2,500.00).

7. LIFE INSURANCE.

Husband shall maintain his existing life insurance policy, having a face value of Sixty Thousand Dollars (\$60,000.00) for the benefit of the children, to be used for their support, maintenance, and education in the event of Husband's death. Husband's obligation under this Paragraph shall terminate on the day on which the youngest child reaches the age of eighteen (18). To the extent that Husband shall fail to comply with the provisions of this Paragraph, his estate shall be charged with the obligations hereinabove assumed.

8. PERSONAL PROPERTY.

A. Prior to the execution of this Agreement, the parties divided up their personal property. The parties agree

that all tangible personal property and household chattels presently located at Wife's residence shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband, and all tangible personal property and household chattels presently located at Husband's residence shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

B. Wife drives a 1988 Corsica which is titled in Husband's name and on which there is a debt, with monthly payments of approximately Two Hundred Ninety Seven Dollars (\$297.00). Wife shall continue to have the exclusive right to drive the aforesaid automobile and shall be solely responsible for insurance, maintenance, cost of operation, and repairs thereon. Husband shall assume all responsibility for the payment of the debt against said automobile and shall indemnify and hold Wife harmless from any and all liability therefor. When the aforesaid debt is paid in full, Husband shall assign to Wife all of his right, title and interest in and to said automobile, and shall, at Wife's request, sign any documents or papers which may be reasonably necessary to effect a transfer of title. Husband shall, at the same time, sign a Gift Certification form provided by the Motor Vehicle Administration.

C. Except as otherwise provided in this Agreement, each party shall retain, as his or her sole and separate property, any automobiles, stocks, bonds, or other securities, savings or checking accounts, certificates of deposit, money

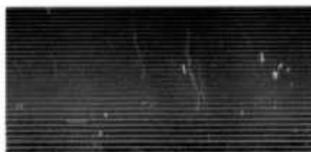
market funds, pensions, profit-sharing plans, individual retirement accounts, deferred compensation of any kind, and any other assets of any kind or nature in his or her own name, free and clear of any interest of the other.

9. FINANCIAL DISCLOSURE.

Each party is aware that under the law, he/she has broad rights to financial discovery of the other party's finances. This discovery includes, but is not limited to, net worth statements, interrogatories and depositions. Each parties recognizes that he/she has the right to have an accountant, actuary, or other expert examine all financial and/or business records, pension and/or similar retirement accounts, and/or documents of the other party. Each party acknowledges that he/she is aware of these broad financial discovery rights and by executing this Agreement, each agrees to waive those rights.

10. PENSION WAIVER.

Each of the parties hereby expressly waives any legal right either may have under any Federal or State law as a spouse to participate as a payee or beneficiary under any interests the other may have in any pension plan, profit-sharing plan, or any other form of retirement or deferred income plan including, but not limited to, the right either spouse may have to receive any benefit, in the form of a lump-sum death benefit, joint or survivor annuity, or pre-retirement survivor annuity pursuant to any State or Federal law, and each of the parties hereby expressly consents to any election made by the other, now or at



any time hereafter, with respect to the recipient and the form of payment of any benefit upon retirement or death under any such pension plan, profit-sharing plan, or other form of retirement or deferred income plan. Each party shall, within five (5) days of the request by the other party, execute such documents as may be necessary in order to effectuate the purposes of this provision, including but not limited to a waiver of rights to any annuity or benefits and a consent to any election or beneficiary designation.

11. MARITAL HOME.

The parties previously owned property located in Carroll County known as 211 Glenbrook Drive, Westminster, Maryland. The property was sold and the proceeds were distributed among the parties. Each party shall retain, as his or her sole funds those monies previously distributed. Each party shall waive all claims the other may have to these funds.

12. DEBTS.

A. The parties are liable to Chrysler First Financial for a water treatment system which was installed in the parties' home prior to the separation of the parties. Husband shall make the monthly payments on the aforesaid debt, and shall indemnify Wife and hold her harmless from any and all liability therefor.

B. Except as otherwise provided in this Agreement, each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability

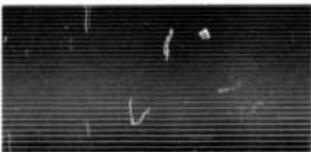
therefor. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name or on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this Agreement, each will be responsible for his or her own debt or liability, and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations.

13. MUTUAL RELEASE AND HOLD HARMLESS.

Subject to and except for the provisions of this Agreement, each party is released and discharged, and by this Agreement does for himself or herself, and his or her heirs, legal representatives, executors, administrators and assigns, release and discharge the other of and from all causes of action, claims, rights, or demands, whatsoever in law or equity, which either of the parties ever had or now has against the other, except any or all cause or causes of action for divorce. Except as provided in this Agreement, neither party shall incur any liability on behalf of the other or make any charge against any account on which the other is liable, and each party covenants and agrees to indemnify the other and save him or her harmless from any liability for any obligation incurred by him or her.

14. FURTHER ASSURANCES.

The parties for themselves and their respective heirs, personal representatives and assigns, do mutually agree to join



in or execute any instruments and to do any other thing or act that may be necessary or proper to carry out any part of this Agreement, or to release any rights in any property which either of said parties may now own or hereafter acquire, including the execution and delivery of such deeds and assurances as may be necessary to carry out the purposes of this Agreement.

15. COUNSEL FEES; COURT COSTS.

Each of the parties shall pay his or her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present, or future, except that if either party breaches any provision of this Agreement, or is in default thereof, said party shall be responsible for any legal fees incurred by the other party in seeking to enforce his Agreement. If a divorce proceeding is brought by either party against the other, the parties shall divide all court costs thereof, including any Master's fee, equally between them.

16. MISCELLANEOUS.

A. Except as otherwise provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives, and assigns, releases all claims, demands, and interests arising under the Marital Property Act, Md. Family Law Code Ann. §§8-201 through 8-213, as from time to time amended, including but not limited to any claim to use and possession of the family home, if any; any claim to

use and possession of family use personal property, if any; any claim to marital property, if any; and any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any.

B. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated in said judgment for divorce, but not merged therein. It is further agreed that regardless of whether this Agreement or any part thereof is incorporated in any such judgment, the same shall not be merged in said judgment but said Agreement and all of the terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives, and assigns.

C. The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party was represented by independent counsel of his or her own selection in the negotiation and execution of this Agreement. Husband and Wife acknowledge that this Agreement is a fair and reasonable agreement, and that it is not the result of any fraud, duress, or undue influence exercised by either party upon the other, or by any person or persons upon either party.

D. Notwithstanding any other provisions of this

Agreement, each party expressly reserves any right which he or she may have, now or in the future, to receive any Social Security benefits provided by law, whether such benefits derive from his or her own earnings or from this marriage. It is the intention of the parties that this Agreement have no effect whatsoever on their respective rights to receive Social Security benefits.

E. Whenever the masculine gender is used herein, it shall also mean the feminine gender, where appropriate, and the plural shall mean the singular, and vice-versa, where appropriate.

F. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing, and signed by the parties.

G. No provision of this Agreement shall be interpreted for or against any party hereto by reason that said party or his or her legal representative drafted all or any part hereof.

H. No provision of this Agreement, other than Paragraphs 3 and 4 on child support, custody and visitation, shall be subject to modification by any Court.

I. Should any provision of this Agreement be found, held, or deemed to be unenforceable, voidable or void, as contrary to law or public policy under the laws of Maryland or any other state of the United States, the parties intend that the

remaining provisions of this Agreement shall nevertheless continue in full force and be binding upon the parties, their heirs, personal representatives, executors and assigns.

J. As to these covenants and promises, the parties hereto severally bind themselves, their heirs, personal representatives and assigns.

IN WITNESS WHEREOF, the said parties hereto have hereunder set their hands and seals the day and year first above written.

WITNESS:

Kirk Seaman

Jean Ellen Yoh (SEAL)
JEAN ELLEN YOH

May Roy Sarker

Bruce Wayne Yoh (SEAL)
BRUCE WAYNE YOH

STATE OF MARYLAND:

TO WIT:

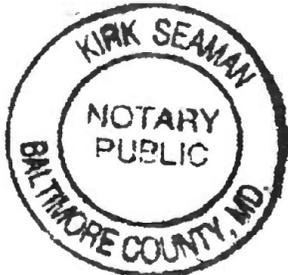
CITY/COUNTY OF BALTIMORE:

I HEREBY CERTIFY that on this 30th day of March, 1992, the above-named JEAN ELLEN YOH personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.

AS WITNESS my hand and Notarial Seal

Kirk Seaman
NOTARY PUBLIC

My Commission Expires: 10/15/94



TURNBULL, WASE & LYONS, P.A.
ATTORNEYS AT LAW
RCM & D Bldg., Suite 200
555 Fairmount Ave.
Towson, MD 21204
(410) 583-8300

STATE OF MARYLAND:

TO WIT:

CITY/COUNTY OF BALTIMORE:

I HEREBY CERTIFY that on this 25th day of March, 1992, the above-named BRUCE WAYNE YOH personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact his act and deed and that he has full understanding thereof.

AS WITNESS my hand and Notarial Seal.

Kathleen A. Neupert
NOTARY PUBLIC

My Commission Expires: 2/1/94

WENDY SMITH

Plaintiff

vs.

ROBERT G. SMITH

Defendant

* IN THE
* CIRCUIT COURT
* FOR
* CARROLL COUNTY
* CASE NO. C-92-12346 DV

* * * * *

JUDGMENT OF ABSOLUTE DIVORCE

UPON consideration of the Report and Recommendation of Master filed in these proceedings, it is this 6th day of April, 1992, by the Circuit Court for Carroll County

ORDERED that the Plaintiff, Wendy Smith, be and is hereby granted a Judgment of Absolute Divorce from the Defendant, Robert G. Smith; and it is further

ORDERED that both parties be denied alimony by virtue of their waiver thereof; and it is further

ORDERED that the Plaintiff pay the costs of these proceedings.

Raymond E. Beck, Sr.
J U D G E

RECEIVED IN
CIRCUIT COURT
CARROLL COUNTY, MD
APR 5 11 28 AM '92
LARRY W. SHIPLEY
CLERK
WJS

RECEIVED IN
CIRCUIT COURT
CARROLL CO., MD

APR 7 2 31 PM '92
W. Shipley
LARRY W. SHIPLEY
CLERK

KENDRA A. CONAWAY
Counter-Defendant
vs.
WILLIAM SCOTT CONAWAY
Counter-Plaintiff

* IN THE
*
* CIRCUIT COURT
*
* FOR
*
* CARROLL COUNTY
*
* MARYLAND
*
* Case No. CV 8183

JUDGMENT OF ABSOLUTE DIVORCE

UPON consideration of the Report and Recommendation of Master filed in this case and other proceedings of record which were read and considered by the Court, IT IS THEREFORE this 7th day of April, 1992, by the Circuit Court for Carroll County,

ORDERED that a Judgment of Absolute Divorce be and the same is hereby granted unto the Counter-Plaintiff, William Scott Conaway from the Counter-Defendant, Kendra A. Conaway; and

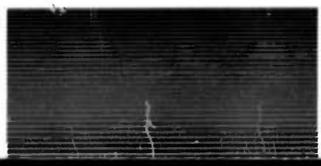
IT IS FURTHER ORDERED, that the Counter-Defendant shall be granted the care and custody of Tyler Scott Conaway, born September 19, 1987, and the Counter-Plaintiff is granted reasonable rights of visitation as more specifically set forth in the Marital Settlement Agreement executed between the parties on February 12, 1992; and

IT IS FURTHER ORDERED, that the Counter-Plaintiff shall pay the Counter-Defendant child support in the amount of \$125.00 per week subject to the following provisions of law:

(1) That the Counter-Plaintiff accumulates support payment arrears amounting to more than 30 days of support, the Counter-Plaintiff shall be subject to earnings withholdings;

(2) The Counter-Plaintiff is required to notify the Court within 10 days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with paragraph 2 above will subject the Counter-Plaintiff to a penalty not to exceed \$250.00



and may result in the Counter-Plaintiff not receiving notice of proceedings for earnings withholdings; and

IT IS FURTHER ORDERED, that the Marital Settlement Agreement executed by and between the parties dated February 12, 1992, is incorporated as if fully set forth herein, but is not merged herein; and

IT IS FURTHER ORDERED, that the Counter-Plaintiff pay the cost of these proceedings as taxed by the Clerk of the Court.


JUDGE



MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT, made this 13th day of February, 1992, by and between KENDRA ANN CONAWAY, hereinafter called "Wife", party of the first part, and WILLIAM SCOTT CONAWAY, hereinafter called "Husband", party of the second part.

EXPLANATORY STATEMENT

The parties were married by a religious ceremony on April August 26, 1986, in Carroll County, Maryland and one (1) child was born to them as a result of the marriage; namely, TYLER SCOTT CONAWAY, born September 19, 1987.

On July 8, 1989, the parties hereto mutually agreed voluntarily to separate and to live separate and apart in separate places of abode without any cohabitation, with the intention of terminating the marriage, and they have continued to do so. Without waiving any ground for divorce which either of them may now or hereafter have against the other, the parties deem it in their best interest to enter into this Agreement to formalize said voluntary separation, to settle their respective property, personal and marital rights, the right of the parties to support, maintenance and counsel fees, and all other matters growing out of their marital relation.

NOW, THEREFORE, in consideration of the premises and the mutual covenants of each of the parties, they do hereby covenant and agree with each other and for their respective heirs, personal representatives and assigns as follows:

- 1. Nothing contained in this Agreement shall be construed as a waiver by either of the parties of any ground for divorce which either of them may now or hereafter have against the

LAW OFFICES
OFFMAN & COMFORT
21 N. COURT STREET
P. O. Box 1200
WESTMINSTER, MD 21157
TELEPHONES:
(301) 340-3444
(301) 370-2200
FAX (301) 370-0200

other, the same being hereby expressly reserved.

2. The parties, having heretofore mutually agreed to separate and voluntarily live separate and apart in separate places of abode without any cohabitation, with the intention of terminating the marriage, and having done so since July 8, 1989, do hereby expressly agree to continue to do so. Neither of the parties shall interfere with or molest the other, nor endeavor in any way to exercise any marital control or right over the other or to have any marital relations with the other or to exert or demand any right to reside in the home of the other. Each party shall be free to go his or her own respective way as fully and to the same extent as if they have never been joined in matrimony.

3. Neither party shall come to the home of the other without first having given notice of his or her pending arrival. Each party shall keep the other advised of how he or she may be contacted in the event of an emergency.

4. Wife shall have the care and custody of the minor child of the parties hereto with the right and privilege unto Husband to visit with and have said child with him as follows: every other weekend from Friday at 6:00 p.m. until Sunday at 6:00 p.m., every Tuesday evening and Thursday evening during the week that weekend visitation does not occur, from 4:30 p.m. until 8:30 p.m. Additionally, each party shall have the minor child in accordance with the holiday visitation schedule set forth in the following paragraph. Husband shall pay unto Wife the sum of One Hundred Twenty-five (\$125.00) per week, toward the support, maintenance, education and general welfare of the

child. Said payments shall cease and terminate upon the first to occur of any one of the following events as to said child: (a) arrival at age eighteen (18); (b) marriage; (c) becoming self-supporting; or (d) death of said child or Husband. The amount of child support shall be modified on May 1st of each year, beginning May, 1993, based on the then existing Child Support Guidelines. Husband's income for purposes of the Guidelines calculations shall be his base hourly wage, exclusive of overtime or other benefits. Husband shall provide Wife with evidence, by pay stub or otherwise, as to his current base hourly wage as of May 1 of each year. Additionally, both parties shall provide the other with his or her Federal income tax return for the previous year.

5. The holiday visitation schedule shall be as follows:

1. Thanksgiving: 8:00 a.m.-6:00 p.m. The parties shall alternate this holiday on an annual basis. Wife shall have the child with her for Thanksgiving, 1991.
2. Christmas: 8:00 a.m. - 6:00 p.m. The parties shall alternate this holiday on an annual basis. Husband shall have the child with him for Christmas, 1991.
3. New Year's Day: 6:00 p.m. New Year's Eve - 6:00 p.m. New Year's Day. The parties shall alternate this holiday on an annual basis. Wife shall have the child with her for New Year's Eve/Day, 1991/92.
4. Easter: 8:00 a.m. - 6:00 p.m. on Easter Sunday. The parties shall alternate this holiday on an annual basis. Husband shall have the child with him for Easter, 1992.

5. Mother's Day: 8:00 a.m. - 6:00 p.m. Wife shall have the child with her each Mother's Day.
6. Memorial Day: 8:00 a.m. - 6:00 p.m., except when Husband's visitation weekend precedes the Memorial Day holiday, in which event, Husband shall be entitled to keep the child with him overnight the proceeding Sunday. The parties shall alternate this holiday on an annual basis. Wife shall have the child with her in 1992.
7. Father's Day: 8:00 a.m. - 6:00 p.m. Husband shall have the child with him each Father's Day.
8. July 4th: 8:00 a.m. - 6:00 p.m., except when Husband's visitation weekend immediately precedes the July 4th holiday, in which event Husband shall be entitled to keep the child with him overnight the preceding Sunday. The parties shall alternate this holiday on an annual basis. Husband shall have the child with him for July 4, 1992.
9. Labor Day: 8:00 a.m. - 6:00 p.m., except when Husband's visitation weekend immediately precedes the Labor Day holiday, in which event Husband shall be entitled to keep the child with him overnight the preceding Sunday. The parties shall alternate this holiday on an annual basis. Wife shall have the child with her for Labor Day, 1992.

Where a parent is scheduled to have the child with him or her for a particular weekend and that particular weekend has a holiday which is scheduled to be spent with the other parent, the holiday visitation schedule shall control the weekend visitation schedule, even to the extent of "splitting" the weekend.

The parties shall each be entitled to have the minor child for three (3) weeks each

summer, two (2) weeks at one time and one (1) week at a separate time. Said summer visitation to be arranged by the parties prior to the end of school.

6. Husband agrees to carry and keep in force his currently existing AETNA health insurance or its equivalent on Wife until the date of any Decree of Divorce that may be entered between the parties hereto. In addition, Husband shall carry and keep in force said health insurance for the benefit of the parties' child until the termination events set forth in Paragraph 4, and Husband can continue to obtain such coverage through his employer at a reasonable cost. If Husband cannot obtain such coverage through his employer at a reasonable cost, the parties agree to split equally the cost of obtaining equivalent coverage for the minor child. The parties also agree to split, equally, the costs of the following expenses incurred by said child if they are not covered by the above insurance: reasonable and necessary medical, dental, optical, nursing and hospital expenses, including the costs of all medicines, drugs, therapy and appliances prescribed by a physician, optometrist, ophthalmologist, dentist or orthodontist. The parties' obligation for said expenses shall continue for so long as the child is eligible for the above-noted insurance coverage. Wife shall not submit child to non-emergency prolonged treatment programs without affording Husband the opportunity to obtain a second opinion as to cost and necessity.

7. Each of the parties transfers and assigns unto the other all of his or her respective right, title and interest in and to such of the household furniture, equipment, ornaments, linens, china, silverware and other household chattels which the other party now has in his or her respective possession.

8. Husband hereby waives any claim of right, title and interest in and to the 1983 Chevrolet Cavalier, titled in Wife's sole name. Wife hereby waives any claim of right, title and interest in and to the 1969 Chevrolet Camaro, titled in Husband's sole name.

9. Husband and Wife covenant and agree with the other that they will not at any time contract in their own name, or in the name of the other, any debt or debts, charges or liabilities for which the other or his or her estate shall, or may be, or become liable or answerable, and they hereby release and forever discharge the other from all debts, claims or liabilities which they have heretofore or which they hereafter contract or incur in their own name or in the name of the other for their respective use and benefit and they further covenant and agree that they and their personal representatives will at all times hereafter keep the other, their heirs and personal representatives indemnified from all debts or liabilities heretofore or hereafter contracted or incurred by them and from all actions, proceedings, claims, demands, acts and expenses whatsoever in respect thereto, except as to the understandings, agreements and obligations of each of them as is by this Agreement more fully provided and set forth.

10. In consideration of the provisions contained herein for the respective benefit of the parties, and other good and valuable consideration, each party does, finally, irrevocably and permanently release and waive unto the other any claim or right to temporary or permanent alimony, support or maintenance, whether past, present or future. This waiver of alimony may not be

modified by any Court.

11. Husband and Wife covenant and agree that each shall pay his or her own attorney's fees and Court costs arising out of this Separation Agreement and any subsequent divorce action should one of the parties later bring a Complaint for Divorce against the other.

12. Husband shall purchase Wife's right, title and interest in the Family Home, known as 4312 White Oak Court, Hampstead, Maryland. Husband shall pay to Wife the amount of Eleven Thousand Dollars (\$11,000.00) for her interest in the property. Husband shall, at his own expense, cause to be prepared, and Wife agrees to sign, such documents as are necessary to convey Wife's interest in the property to Husband. This payment and conveyance to occur within thirty (30) days from the date of this Agreement. Husband agrees to assume sole responsibility for paying the mortgage and all related expenses for maintaining the Marital Home and to hold harmless and indemnify Wife against any liability in connection with said mortgage and maintenance expenses. Further, Husband agrees to execute any documents as may be required by the Mortgagee, Metromore Financial, Inc., in order to release Wife from any obligation under said mortgage. In no case, however, shall Husband be obliged to obtain refinancing in order to release Wife from her obligations under the mortgage.

13. Except for the right, which each of the parties hereby respectively reserves, to assert as a ground for divorce any cause or ground which either of them may now or hereafter have

against the other, and except for the rights provided in this Agreement, the parties for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns, all claims, demands, accounts and causes of action which either of them may have against the other, whether arising out of the marriage or otherwise, including but not limited to any claim arising under Maryland Annotated Code, Family Law Article, Sections 8-201 through 8-213, any amendments thereto, and any claim against the other or against his or her property by virtue of any future change of any law of this State subsequent to the execution of this Agreement concerning marital rights or property rights whether said change results from legislative enactment or judicial pronouncement, and they do hereby further mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, all the right, title, interest and claim which said parties might now have or which they may hereafter have as the husband, wife, widower, widow or next of kin, successor or otherwise, in and to any property, real or personal, that either of said parties may own or may hereafter acquire, or in respect of which either of said parties has or may hereafter have any right, title, claim or interest, direct or indirect, including any rights of dower, statutory thirds, halves or legal shares and widow's or widower's rights of dower, or to participate in any way in the enjoyment or distribution of any of the real or personal estate of which the other may be possessed at

the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

14. Husband and Wife will, upon request, execute such other and further assurances hereof as may be necessary to carry out the purposes of this Agreement or any provisions hereof. It is intended that none of the provisions of the Agreement shall in any way be altered, changed, cancelled, abrogated or annulled by the cohabitation or reconciliation of the parties hereto, and that any such alteration, change, cancellation, abrogation or annulment shall only take place after being reduced to writing, signed, sealed, witnessed and acknowledged by the parties hereto; and the amendment or deletion of any part of this Agreement by the parties as the result of reconciliation or otherwise or by any Court shall not affect the remaining terms and provisions hereof.

15. With the approval of any Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this Agreement shall be incorporated, but not merged, in any Decree of Absolute Divorce which may be passed by said Court. In the event the Court shall fail or decline to incorporate this Agreement, or any provision thereof, in said Decree, then and in that event the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions thereof. Notwithstanding any incorporation, this Agreement shall not be merged in any such Decree, but shall in all respects survive the same and be forever

binding and conclusive upon the parties and their respective heirs, personal representatives and assigns.

16. The parties hereto declare that they fully understand all the terms and provisions of this Agreement; that each has been advised of his respective legal rights and liabilities; and that each signs this Agreement freely and voluntarily, acting under the advice of independent counsel and intending thereby that this Agreement shall benefit and be binding upon the parties hereto, and their respective personal representatives, heirs, legatees, devisees, distributees and assigns, and all persons claiming by or through them or any of them.

17. This Agreement contains the final and entire understanding of the parties. There are no representations, terms, conditions, statement, warranties, promises, covenants or understandings, oral or written, other than those expressly set forth herein.

18. No provision of this Agreement shall be interpreted or construed for or against any party hereto by reason that said party or his or her legal representative drafted all or any part thereof.

19. This Agreement shall be interpreted in accordance with and controlled by the laws of the State of Maryland.

20. Except for the provisions contained in paragraphs 4 and 5 of this Agreement relating to the custody, visitation and support of the minor children of the parties, none of the other provisions of this Agreement shall be subject to modification by

any Court.

21. If either party is forced to take legal action to successfully enforce the provisions of this Agreement, the offending party shall be responsible for paying the enforcing party's attorney's fees and court costs.

As witness the hands and seals of the parties hereto the day and year first hereinbefore written.

Carl A. Juxler
Witness:

Kendra Ann Conaway (SEAL)
KENDRA ANN CONAWAY

[Signature]
Witness:

William Scott Conaway (SEAL)
WILLIAM SCOTT CONAWAY

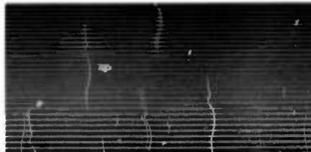
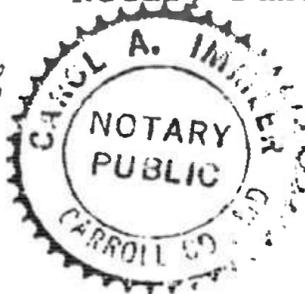
STATE OF MARYLAND, CARROLL COUNTY, to wit:

I hereby certify that on this 12th day of February, 1992, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared KENDRA ANN CONAWAY, and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be her act.

Witness my hand and Notarial Seal.

Carl A. Juxler
Notary Public

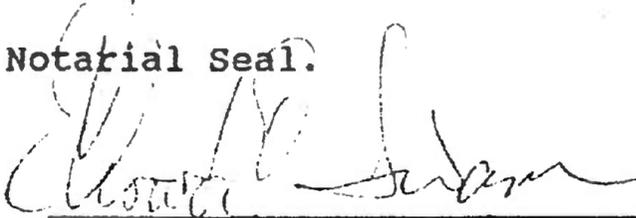
My Commission Expires: 4-1-93



STATE OF MARYLAND, CARROLL COUNTY, to wit:

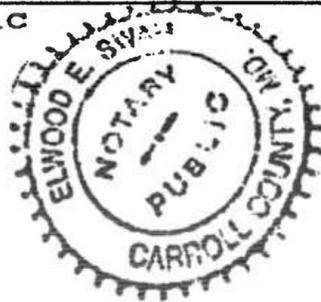
I hereby certify that on this 17th day of February, 1992, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared WILLIAM SCOTT CONAWAY, and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be his act.

Witness my hand and Notarial Seal.



Notary Public

My Commission Expires: 2-1-95



RICHARD LEE HILL
Plaintiff

v.

LINDA GAYLE HILL
Defendant

* IN THE
*
* CIRCUIT COURT
*
* FOR
*
* CARROLL COUNTY
*
* C-91-11328DV
*

JUDGMENT OF ABSOLUTE DIVORCE

These proceedings having been read and considered by the Court, it is this
10th day of Sept., 1992,

ORDERED, that the Plaintiff Richard Lee Hill is hereby granted a
JUDGMENT OF ABSOLUTE DIVORCE from the Defendant, Linda Gayle Hill; and

It is further ORDERED that Richard Lee Hill and Linda Gayle Hill be
and they are hereby denied alimony by reason of their express waivers thereof; and

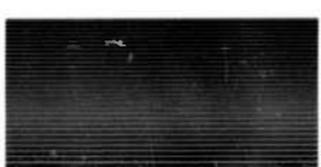
It is further ORDERED that the Agreement between the parties dated
April 10, 1992 be approved and all pertinent provisions contained therein be and they are
hereby made a part hereof as if fully set forth herein;

AND, it is further ORDERED that Richard Lee Hill and ~~Linda Gayle~~
~~Hill~~, pay the costs of these proceedings.


JUDGE

Approved for Judgment: _____

filed 4/10/92 @ 10:55 AM



VOLUNTARY SEPARATION AND PROPERTY SETTLEMENT AGREEMENT

~~APR~~ THIS AGREEMENT is entered into this 10 day of April, 1992, by and between LINDA GAYLE HILL ("Wife"), whose address is P.O. Box 35, Damascus, Maryland 20872 and RICHARD LEE HILL ("Husband"), whose address is 1480 Algonquin Court, Finksburg, Maryland 21048.

EXPLANATORY STATEMENT

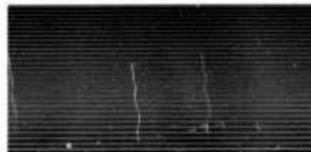
The parties were married by a religious ceremony on August 12, 1967 in Frederick County, Maryland. Two children were born to them as a result of this marriage, namely, STACY CHANDLER HILL, born February 13, 1968, and HEATHER WHITNEY HILL, born May 26, 1971. Differences arose between the parties and they are now as of the date of this Agreement and have been since June 1, 1989, living separate and apart from one another, without cohabitation. It is the mutual desire of the parties in this Agreement to acknowledge their separation and to settle all questions of maintenance and support, alimony, counsel fees, their respective rights in the property or estate of the other, and in property owned by them jointly or as tenants by the entireties, and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW THEREFORE, in consideration of the promises and the mutual covenants of each of the parties, the parties hereby covenant and agree as follows:

1. RELINQUISHMENT OF MARITAL RIGHTS.

The parties shall continue to live separate and

filed 4/10/92 @ 10:50 AM



apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him shall seem advisable for his sole and separate use and benefit, without, and free from, any control, restraint, or interference by the other party in all respects as if each were unmarried. Neither of the parties shall molest or annoy the other or seek to compel the other to cohabit or dwell with the other by any proceedings for restoration of conjugal rights or otherwise, or exert or demand any right to reside in the home of the other.

2. RIGHTS INCIDENT TO MARRIAGE RELATION AND RIGHTS AS SURVIVING SPOUSE.

Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all rights or interest which he or she now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quit claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his property as if he or she were unmarried. Each of the parties releases all claims and demands of any kind or nature against the other party, including all interests incident to the marriage relation now or at any time hereafter existing or occurring in the property or estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands, and

interests arising under Family Law Article, Title 8, Subtitle 2 of the Laws of Maryland and specifically including any right to act as the other's personal representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him or her shall pass by his or her Will or under the laws of descent as the case might be, free from any right of inheritance, title or claim in the other party as if the parties at such time were unmarried.

3. WAIVER OF ALIMONY.

It is the mutual desire of the parties that since the time of the separation and hereafter they shall each maintain and support themselves separately and independently of the other. Accordingly, and in consideration of this Agreement, Wife releases and discharges Husband, absolutely and forever, for the rest of her life from any and all claims and demands, past, present and future, for alimony and support, both pendente lite and permanent; and Husband releases and discharges Wife, absolutely and forever for the rest of his life from any and all claims and demands, past, present and future, for alimony and support, both pendente lite and permanent. The waivers contained herein shall not be modified by any Court.

4. INSURANCE.

Wife shall maintain her own health insurance policy insuring Wife, and Husband shall maintain his own health insurance

policy insuring Husband.

5. REAL AND PERSONAL PROPERTY.

Prior to the execution of this Agreement, the parties divided their real and personal property. The parties agree that all tangible personal property and household chattels presently located at Wife's residence shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband, and all tangible personal property and household chattels presently located at Husband's residence shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

6. DEBTS.

A. Except as otherwise provided herein, each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefor. Husband and Wife covenant and agree that they have not and will not pledge or attempt to pledge the credit of the other, nor have they contracted nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this Agreement, each will be responsible for his or her own debt or liability, and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations. ~~The parties represent that they are not aware of any debts owed by the other which were created by both prior to their~~

separation

See attached.

B. ~~Husband, in further consideration of Wife's~~

Waiver of Alimony, Maintenance and Support and all other marital rights against Husband in the future, hereby agrees to pay the remaining debts of the spouses as they know same and which are limited as follows:

- 1) Internal Revenue Service - approximately \$24,000;
- 2) Comptroller of the Treasury - approximately \$12,000 to \$15,000;
- 3) Choice - \$3,054;
- 4) Maryland National Bank (MBNA) - prior Equitable Bank and MBNA accounts \$3,400;
- 5) the existing C&P, BG&E and Cable TV bills affecting the prior real property owned by the parties as their marital abode and which has since the time of the separation been sold and settled and the proceeds applied to certain of the debts ~~the parties owed.~~

7. MUTUAL RELEASE AND HOLD HARMLESS.

Subject to and except for the provisions of this Agreement, each party is released and discharged, and by this Agreement does for himself or herself, and his or her heirs, legal representatives, executors, administrators and assigns, release and discharge the other of and from all causes of action, claims, rights or demands, whatsoever in law or equity, which either of the parties ever had or now has against the other, except a cause of

action for divorce by reasons of the voluntary separation under this Agreement or statutory living apart for the requisite period. Except as provided in this Agreement, neither party shall incur any liability on behalf of the other or make any charge against any account on which the other is liable, and each party covenants and agrees to indemnify the other and save him or her harmless from any liability for any obligation incurred by him or her in accordance with this Agreement.

8. COUNSEL FEES; COURT COSTS.

Each of the parties shall pay his or her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present or future, except such counsel fees as may be incurred as a result of the necessity of seeking judicial enforcement of this Agreement. If a divorce proceeding is brought by either party against the other, the party commencing the action shall pay all costs thereof.

9. MISCELLANEOUS.

A. Each of the parties agrees to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purposes of this Agreement.

B. Except as otherwise provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives, and assigns, releases all claims, demands, and interest arising under the Marital Property Act of

Maryland and Article 48A, Section 490(H) of the Maryland Annotated Code, including but not limited to, any claim to use and possession of the family home, if any; any claim to use and possession of family use personal property, if any; any claim to marital property, if any; any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, and any right to claim payment from the other party for the cost of health insurance.

C. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated but not merged in said decree of divorce. In the event the court shall fail or decline to incorporate this Agreement, or any provision thereof, in said decree, then and in that event the parties for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions hereof.

D. The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party was represented by independent counsel of his or her own selection in the negotiation and execution of this Agreement.

E. Whenever the masculine gender is used herein, it shall also mean the feminine gender, where appropriate, and the

plural shall mean the singular, and vice-versa, where appropriate.

F. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing, and signed by the parties.

G. As to these covenants and promises, the parties hereto severally bind themselves, their heirs, personal representatives and assigns. See attached.

IN WITNESS WHEREOF, the said parties hereto have hereunder set their hands and seals the day and year first above written.

WITNESS:

[Handwritten signatures of witnesses]

Linda Gayle Hill (SEAL)
LINDA GAYLE HILL

Richard Lee Hill (SEAL)
RICHARD LEE HILL

STATE OF MARYLAND, COUNTY/CITY OF BALTO to wit

I HEREBY CERTIFY, that on this 10 day of April, 1992, the above named LINDA GAYLE HILL, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.

AS WITNESS my hand and notarial seal

[Handwritten signature of notary]
NOTARY PUBLIC
[Notary Seal: ALAN P. ZIMMERMAN, BALTIMORE CITY, MARYLAND]

My Commission Expires:

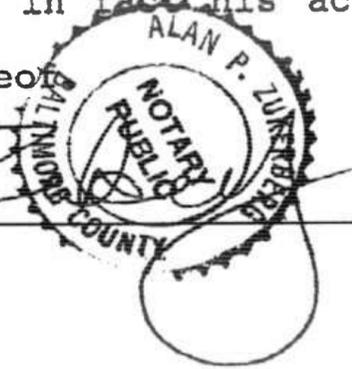
7/1/95

STATE OF MARYLAND, COUNTY/CITY OF Bethesda, to wit:

I HEREBY CERTIFY, that on this 20 day of April, 1992, the above named RICHARD LEE HILL, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact his act and deed and that he has full understanding thereof.

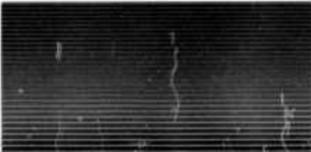
AS WITNESS my hand and notarial seal.

Alan P. Zurbrugg
NOTARY PUBLIC



My Commission Expires:

7/1/95



LORI A. LEATHERWOOD MIDDLETON	*	IN THE
	*	
Plaintiff	*	CIRCUIT COURT
	*	
vs.	*	FOR
	*	
GREGORY A. MIDDLETON	*	CARROLL COUNTY
	*	
Defendant	*	Case No. C-92-12347
	*	

JUDGMENT OF ABSOLUTE DIVORCE

Upon consideration of a Report and Recommendation of the Master filed in this case, IT IS this 7th day of April, 1992, by the Circuit Court for Carroll County,

ORDERED, that a Judgment of Absolute Divorce be and the same is hereby granted unto the Plaintiff, Lori A. Leatherwood Middleton, from the Defendant, Gregory A. Middleton; and

IT IS FURTHER ORDERED, that the Plaintiff be granted the Judgment against the Defendant in the amount of \$1,163.74; and

IT IS FURTHER ORDERED, that the Voluntary Separation and Property Settlement Agreement entered between the parties on December 1, 1988, is hereby incorporated into this Judgment as if said Agreement were fully set forth herein, but said Agreement is not merged herein; and

IT IS FURTHER ORDERED, that the Plaintiff be granted leave to resume the use of her maiden name, Lori Ann Leatherwood; and

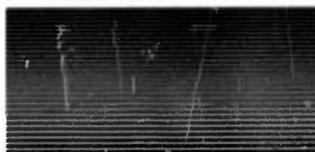
IT IS FURTHER ORDERED, that alimony be denied to both parties to the proceeding; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of these proceedings as taxed by the Clerk of the Court.

Ruth E. Bunn

JUDGE

clh
RECEIVED IN
CIRCUIT COURT
CARROLL CO., MD
APR 7 2 29 PM '92
WJm
LARRY W. SHIPLEY
CLERK



VOLUNTARY SEPARATION
AND
PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT entered into this 1ST day of DECEMBER, 1988, by and between LORI ANN MIDDLETON, hereinafter referred to as "Wife" and GREGORY ALLEN MIDDLETON, hereinafter referred to as "Husband."

EXPLANATORY STATEMENT

The parties hereto were married by a religious ceremony on September 1, 1985. That in consideration of the differences which have arisen between the parties, they have agreed to separate and will in fact separate on or before September 26, 1987, and shall live separate and apart from one another, voluntarily and by mutual consent, in separate abodes, without cohabitation, with the specific purpose and intent of ending their marriage union.

It is the mutual desire of the parties entering into this Agreement to formalize their voluntary separation and to settle all disputes concerning alimony, counsel fees, their respective rights in the property or Estate of the other, and their respective rights in property owned by them jointly or as tenants by the entirety, and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW, THEREFORE, in consideration of the promises and mutual covenants and understandings of each of the parties, the parties hereto covenant and agree as follows, all as of the effective date of this Agreement.

RELINQUISHMENT OF MARITAL RIGHTS

As of the actual date of separation, the parties hereto shall commence to live separate and apart from one another, free from interference, authority and control by the other, if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him/her shall seem advisable for his/her sole and separate use and benefit, without, and free from, any control, restraint, or interference by the other party in all respects as if each were unmarried. Neither of the parties shall molest or annoy the other or seek to compel the other to cohabit or dwell

with him/her by any proceedings for restoration of conjugal rights or otherwise, or exert or demand any rights to reside in the home of the other.

RIGHTS INCIDENT TO MARRIAGE RELATION AND
RIGHTS AS SURVIVING SPOUSE

Except as otherwise provided herein, each of the parties hereto for himself/herself and his/her respective heirs, personal representatives and assigns, grants, premises, and releases to the other, any and all rights or interests which he/she now has or may hereafter acquire in the real, personal or other property of the other party.

Each of the parties agrees to execute and deliver any and all deeds, releases, quick claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his/her property as if he/she were unmarried. Each of the parties releases all claims and demands of any kind and nature against the other party, including all interests incident to the marriage relation now or at any time hereafter existing or occurring in the property or Estate of the other party, or in marital property, either statutory or arising in Common Law, specifically including all claims, demands, and interests arising under the Marital Property Act, Family Law Article, Annotated Code of Maryland, as from time to time amended, and specifically including any right to act as the other's personal representative.

It is the intention of each and both parties that during their respective lifetimes they may deal with their separate Estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him/her shall pass by his Will or under the Laws of Descent as the case might be, free from any right of inheritance, title, or claim of the other party as if the parties at such time were unmarried; excepting therefrom that property specifically addressed herein.

PERSONAL PROPERTY

Prior to the execution of this Agreement, the parties hereto have divided up their personal property as follows. They agree that all tangible personal property and household items listed in Exhibit "A" (which is attached hereto and thereby made a part hereof) shall remain the sole and exclusive property of the Wife, free and clear of any interest of the Husband, and that all other tangible personal property and household items of the parties have been divided to their mutual satisfaction prior to the signing of the Agreement.

All items listed on the aforementioned Exhibit "A"

shall be and remain the sole and exclusive property of the Wife as of the date of the signing of this Agreement and is in no way waived by the section of this Agreement immediately preceding this article.

Husband further agrees to pay to Wife the sum of \$1,163.74 for expenses associated with the closure of the residence of the parties.

At the time of actual Separation, the Wife shall keep and maintain as her own separate property the 1981 Datsun 310GX and 1985 Mazda RX7 the Husband shall keep and maintain as his own separate property the 1983 Pulsar NX. Any balance remaining on the and loan regarding either or both of these vehicles shall be the sole responsibility of the respective party. Further, the Husband and Wife shall execute any and all documentation necessary to provide sole and absolute title to the vehicles to the respective parties as above-described.

MUTUAL WAIVER OF ALIMONY

It is the mutual desire of the parties hereto, that hereinafter they shall each maintain and support themselves separately and independently of the other. Accordingly, and in consideration of this Agreement, the Wife releases and discharges the Husband absolutely and forever, for the rest of her life from any claims and demands past, present, and future, for alimony and support, both pendente lite and permanent; and, the Husband releases and discharges the Wife absolutely and forever, for the rest of his life from any and all claims and demands past, present, and future for alimony and support, both pendente lite and permanent.

MUTUAL WAIVER OF PENSION RIGHTS

The parties hereto have agreed that neither will make any claim or demand against any interest the other may hold in any pension, profit sharing, or other retirement benefits held by the other. Therefore, the Wife releases and discharges the Husband absolutely and forever, for the rest of her life from any claim or demand past, present, and future, in regard to pension, profit sharing, or other retirement benefits accrued by the Husband; and, the Husband releases and discharges the Wife absolutely and forever, for the rest of his life from any and all claims and demands, past, present, and future in regard to pension, profit sharing or other retirement benefits accrued by the Wife.

DEBTS

Each of the parties hereto shall assume all responsibility for the debts contracted for himself/herself from and

after the date of actual separation, and each shall hold and save the other harmless from any and all liability from and after the date of their separation.

As of the date of this Agreement, the Husband and the Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of the other, and as to any debts or obligations incurred or contracted mutually by them prior to the date of this Agreement, the parties will be equally responsible for any such debt or liability.

MUTUAL RELEASE AND HOLD HARMLESS

Subject to and except for the provisions of this Agreement, each party is released and discharged, by this Agreement and does for himself/herself, his/her heirs, legal representatives, executors, administrators and assigns, release and discharge the other of and from all causes of action, claims rights or demands, whatsoever, which either of the parties may have in the future or now has against the other.

Neither party waives or condones any claim for divorce which either party may have against the other, now or at any time in the future, and each party hereto, expressly reserves the right to assert any such claim.

COUNSEL FEES; COURT COSTS

Each of the parties hereto shall pay his/her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other for counsel fees or legal services rendered to him/her at any time in the past or present.

However, each party hereby expressly reserves the right to petition for counsel fees which maybe accrued in the future as a result of the other party breaching his/her obligations as assigned by this Agreement.

If a divorce proceeding is brought by either party against the other, the parties hereto agree that the Court/Master shall determine which of the parties costs shall be assessed upon.

MISCELLANEOUS

A. Each of the parties hereto agrees to execute such other and further instruments and to perform such acts as may be reasonably required to effect the purposes of this Agreement.

B. Except as otherwise provided herein, each of the parties hereto for himself/herself, and his/her respective heirs, personal representatives and assigns, releases all claims, demands, and interests arising under the Marital Property Act, Family Law Article, Sub-Section 8-201, et. seq., Annotated Code of Maryland as time from time amended, including but not limited to any claim for use and possession of the family home, if any; any claim for use and possession of family use personal property, if any; any claim for marital property, if any; and, any claim to monetary award as an adjustment of the equities and rights of the parties concerning marital property.

C. With the approval of any Court of competent jurisdiction in which any divorce proceedings between the parties hereto may be instituted at any time in the future, this Agreement shall be incorporated in any Decree of Divorce passed by that Court.

In the event that the Court shall decline to incorporate this Agreement, or any provision thereof, in said Decree, then and in that event, the parties for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions hereof.

D. The parties hereto mutually and voluntarily agree that in entering into this Agreement, each party has signed this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage.

The Wife hereto has been represented by Stephen P. Bourexis, Esq. and the Wife has been advised to her right of Counsel prior to the execution of this Agreement.

E. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing and signed by the parties.

F. As to these covenants and promises, the parties hereto severally bind themselves, their heirs, personal representative assigns.

IN WITNESS WHEREOF, the said parties hereto have set their hands and seals the day and year first above written.

Debra E. Lopez
WITNESS

Lori Ann Middleton
LORI ANN MIDDLETON

William E. Jones
WITNESS

Gregory Allen Middleton
GREGORY ALLEN MIDDLETON

STATE OF MARYLAND

COUNTY OF *Anne Arundel*, TO WIT;

I HEREBY CERTIFY, that on this *11th* day of *August*, 1988, the above named LORI ANN MIDDLETON personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation and property settlement of the parties hereto, are true and correct as therein stated and acknowledged and that said Agreement is in fact her act and deed and that she has full understanding thereof.

AS WITNESS my hand and notarial seal.

My Commission Expires:
July 1, 1990

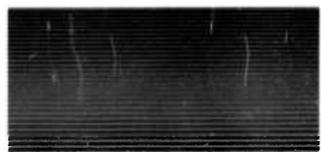
NOTARY PUBLIC

William E. Jones
NOTARY PUBLIC

STATE OF MARYLAND

COUNTY OF CARROLL, TO WIT;

I HEREBY CERTIFY, that on this *1* day of *December*, 1988, the above named GREGORY ALLEN MIDDLETON, personally appeared before me and made oath in due form of law that the



matters and facts set forth in the foregoing Agreement with respect to the voluntary separation and property settlement of the parties hereto, are true and correct as therein stated and acknowledged and that said Agreement is in fact his act and deed and that he has full understanding thereof.

AS WITNESS my hand and notarial seal.

My Commission Expires:
July 1, 1990

Cynthia Ellen France
NOTARY PUBLIC
Cynthia Ellen France

EXHIBIT "A"

Dining Room Set - to include table, 4 chairs, china closet
Sofabed
2 end tables
Coffee table
Brass floor lamp
Rocking chair
Magazine rack
2 lamps
Silk flowers

Bedroom set - to include nightstand, headboard, dresser, mirror,
chest, hope chest, lamp

Kitchen furnishings - to include
Stainless flatware
Pots and pans (Visions and Faberware)
Toaster Oven
Microwave, microwave stand, microwave cookware
Everyday dishes
China
Wine goblets
Plants
Canister set
Various kitchen utensils - electric can opener, electric frying
pan

Christmas decorations

Pictures and other decorative wall items

Jewelry

Clothing

DOUGLAS WAYNE PATTERSON

Plaintiff

vs.

JULIA CARRIE PATTERSON

Defendant

*
*
*
*
*
*
*
*
*
*

IN THE

CIRCUIT COURT

FOR

CARROLL COUNTY

Case No. C-92-12414

* * * * *

JUDGMENT OF ABSOLUTE DIVORCE

Upon consideration of the Report and Recommendation of the Master filed in this case and other proceedings of record which were read and considered by the Court, IT IS therefore this 7th day of April, 1992, by the Circuit Court for Carroll County,

ORDERED, that a Judgment of Absolute Divorce be and the same is hereby granted unto the Plaintiff, Douglas Wayne Patterson, from the Defendant, Julie Carrie Patterson; and

IT IS FURTHER ORDERED, that the Voluntary Separation and Marital Settlement Agreement entered between the parties on March 23, 1991, is incorporated as if fully set forth herein, but not merged, into this Judgment of Absolute Divorce; and

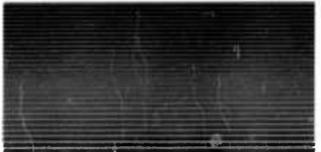
IT IS FURTHER ORDERED, that the Defendant is granted leave to resume the use of her maiden name, Julia Carrie Waugh; and

IT IS FURTHER ORDERED, pursuant to the Agreement of the parties that the Court costs including the Master's fee herein will be equally divided.

Paul K. Bunn
JUDGE

APR 7 2 48 PM '92
LARRY W. SHIPLEY
CLERK

RECEIVED IN
CIRCUIT COURT
CARROLL CO., MD



VOLUNTARY SEPARATION AND MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT, made this 23rd day of March, 1991, by and between DOUGLAS WAYNE PATTERSON, hereinafter referred to as "Husband", and JULIA CARRIE PATTERSON, hereinafter referred to as "Wife", both of Carroll County, Maryland.

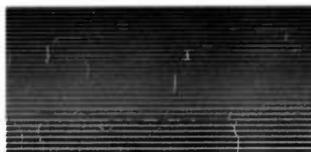
Explanatory Statement

The parties were married by a religious ceremony on April 7, 1990 in Carroll County, Maryland. No children were born to the parties as a result of their marriage.

Differences have arisen between the parties and they are now and have been since January 26, 1991, living separate and apart from one another, voluntarily and by mutual consent in separate abodes, without cohabitation, with the purpose and intent of ending their marriage. The parties mutually desire to formalize the voluntariness of their separation by this Agreement and to settle all questions of support of themselves and each other, the property and possession rights of each, and the liabilities and obligations of each as well as all other matters arising out of the marital relationship between them.

Now, therefore in consideration of the premises, the mutual benefits arising hereunder, the covenants of each, and for the purposes of accomplishing the ends sought, the parties hereby covenant and agree as follows, all as of the effective date hereof.

1. Separation and Non-interference. The parties having heretofore mutually agreed to separate and voluntarily live separate and apart in separate places of abode, without any cohabitation, and having done so since January 26, 1991, do hereby



expressly agree to continue to do so. Each party shall, as far as the law allows, be free from interference, authority and control, direct or indirect, by the other as fully as if he or she were single and unmarried. Neither shall interfere with or molest the other or endeavor in any way to exercise any marital relations with the other or to compel or endeavor to compel the other to cohabit or dwell with him or her.

2. Independent Counsel. Each party independently acknowledges that he or she has freely and voluntarily entered into this Agreement, without relying upon any representations other than those expressly set forth herein. Each has had independent legal advice concerning this Voluntary Separation and Marital Settlement Agreement prior to the execution hereof, or has been afforded ample opportunity to acquire independent legal advice prior to the execution hereof. Wife acknowledges that Husband's attorney, Sandra F. Haines, represents Husband only and does not represent Wife.

3. Waiver of Alimony. Each party hereby waives any and all claims which they may have past, present or future, to alimony, support and maintenance, both pendente lite and permanent.

4. Waiver of Pensions. Each of the parties hereby expressly waives any legal right either may have under any Federal or State law as a spouse to participate as a payee or beneficiary under any interests the other may have in any pension plan, profit-sharing plan, or any other form of retirement or deferred income plan, including, but not limited to, the right either spouse may have to

receive any benefit in the form of a lump-sum death benefit, joint or survivor annuity, or pre-retirement survivor annuity, pursuant to any State or Federal Law, and each of the parties hereby expressly consents to any election made by the other now or at any time hereafter with respect to the recipient and the form of payment of any benefit upon retirement or death under any such pension plan, profit sharing plan or other form of retirement or deferred income plan.

5. Legal Fees and Court Costs. Each of the parties shall pay his or her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present or future. If a divorce proceeding is brought by either party against the other, the parties shall divide all court costs thereof, including any Master's fee, equally between them.

6. Personal Property. The parties have heretofore divided up their personal property to their mutual satisfaction. Each of the parties transfers and assigns to the other all of their respective right, title and interest in and to such of the personal property and household chattels which the parties now have in their respective possession, free of any and all claim of the other party.

The personal property, personal effects and clothing of the Wife shall be the sole and separate property of the Wife, free of any claim by or on behalf of the Husband. The personal property,

personal effects and clothing of the Husband shall be the sole and separate property of the Husband, free of any claim by or on behalf of the Wife.

Each party shall retain, as his or her sole and separate property, any motor vehicles, stocks, bonds, or other securities, savings or checking accounts, certificates of deposit, money market funds, pensions, profit sharing plans, individual retirement accounts, deferred compensation of any kind, and all other tangible and intangible assets titled in his or her own name, free and clear of any interest of the other.

7. Medical Insurance for Wife. Husband agrees to continue to carry Wife on his health insurance until August 31, 1991. Wife shall be responsible for payment of her own uninsured medical expenses. After August 31, 1991, Husband shall have no further responsibility to provide health insurance for Wife.

8. Income Tax Returns. The parties may, by mutual agreement, file joint Federal and State income tax returns for each calendar year for which the parties are eligible to do so. For each year for which the parties file joint tax returns, the parties shall pay all the taxes due thereon pro rata, in the same proportion that their respective separate incomes bear to the total gross income for Federal income tax purposes in such year, making whatever adjustments between themselves as are necessary to reflect withholding, any balances due and/or refunds. Each party will save and hold the other party harmless of and from all claims for taxes, interest, additions to taxes, penalties and expenses in connection

with his or her own income and deductions during all years for which returns are filed.

9. Debts and Obligations. The parties agree that each of them shall be responsible for payment of one-half (1/2) the Exxon bill. Except as otherwise provided herein, each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefore. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this Agreement, each will be responsible for his or her own debt or liability, and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations.

10. Waiver of Rights. Except for the right, which each of the parties hereby respectively reserves, to assert as a ground for divorce any cause or ground which either of them may now or hereafter have against the other, and except for the rights provided in this Agreement, the parties for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns, all claims, demands, accounts, and causes of action which either of them may have against the other, whether arising out of the marriage or

otherwise, including, but not limited to, any claim arising under Maryland Annotated Code, Family Law Article, Section 8-201 through 8-213, any amendments thereto, and any claim against the other or against his or her property by virtue of any future change of any law of this or any other State or, Federal law, subsequent to the execution of this Agreement concerning marital rights or property rights whether said change results from legislative enactment or judicial pronouncement, and they do hereby further mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, all the right, title, interest and claim which said parties might now have or which they may hereafter have as the husband, wife, widower, widow or next of kin, successor or otherwise, in and to any property, real or personal, that either of said parties may own or may hereafter acquire, or in respect of which either of said parties has or may hereafter have any right, title, claim or interest, direct or indirect, including any rights of dower, statutory thirds, halves or legal shares and widow's or widower's rights of dower, or to participate in any way in the enjoyment or distribution of any of the real or personal estate of which the other may be possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

11. Incorporation of Agreement. With the approval of any Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this Agreement

shall be incorporated in any Judgment of absolute divorce which may be passed by said Court, but not merged therein. In the event the Court shall fail or decline to incorporate this Agreement, or any provision thereof, in said Judgment, then and in that event the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all provisions hereof.

12. Further Assurances. Each of the parties agree to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purposes of this Agreement.

13. Alterations, Changes, Cancellations, Etc. It is intended that none of the provisions of this Agreement shall in any way be altered, changed, canceled, abrogated or annulled by the cohabitation or reconciliation of the parties hereto, and that any such alteration, change, cancellation, abrogation, or annulment shall only take place after being reduced to writing, signed, sealed, witnessed and acknowledged by the parties hereto. The amendment or deletion of any part of this Agreement by the parties shall not affect the remaining terms and provisions hereof. No Court shall amend, change or alter any provisions herein with respect to the division of property of the parties, or with respect to any provisions pertaining to support and maintenance of Husband or Wife.

14. Entire Agreement. This Agreement contains the final and entire understanding of the parties. There are no representations,

terms, conditions, statements, warranties, promises, covenants or understandings, oral or written, other than those expressly set forth herein.

15. Severance Clause. If any of the provisions of this Agreement are held to be invalid or unenforceable, all other provisions shall nevertheless continue in full force and effect.

16. Interpretation. This Agreement shall be interpreted in accordance with and controlled by the laws of the State of Maryland.

17. Headings. Any headings preceding the text of any of the paragraphs in this Agreement are inserted solely for the convenience of reference and do not constitute a part of the Agreement, nor shall they affect the meaning, construction or effect of any of the paragraphs of the Agreement.

18. Voluntary Execution. The parties hereto declare that they fully understand all of the terms and provisions of this Agreement; that each has been advised of his or her legal rights and liabilities; and that each signs this Agreement freely and voluntarily, intending thereby that this Agreement shall benefit and be binding upon the parties hereto, and their respective personal representatives, heirs, legatees, devisees, distributees and assigns, and all persons claiming by or through them or any of them. The parties hereby expressly certify that consent to the execution of this Agreement has not been obtained by duress, fraud, or undue influence of any person. Each party independently acknowledges that he or she has been advised of their right to full

disclosure from the other of the extent, value and character of the property and estate owned by them separately and jointly and of their respective incomes, obligations, and liabilities, and each party knowingly and voluntarily waives his or her right to full disclosure thereof.

19. Duplicate Originals. This agreement shall be executed in duplicate or more copies and each executed copy shall have the same force and effect as if it were the original copy.

IN WITNESS WHEREOF, the parties hereunto set their hands and affix their seals the date and year first above written.

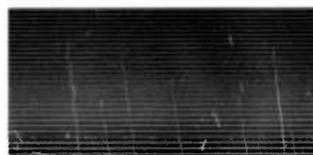
WITNESS:

Deanna Lynn Patterson

Sharon L. Myerly

Douglas Wayne Patterson (SEAL)
DOUGLAS WAYNE PATTERSON

Julia C. Patterson (SEAL)
JULIA CARRIE PATTERSON



STATE OF MARYLAND, COUNTY OF CARROLL, TO WIT:

I HEREBY CERTIFY, that on this 25th day of March, 1991, before me, a Notary Public, in and for the State and County aforesaid, personally appeared DOUGLAS WAYNE PATTERSON and he made oath in due form of law that the matters set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be his act.

AS WITNESS my hand and Notarial Seal.

My Commission Expires:

June 1, 1993

Deanna Lynn Lemasson
Notary Public



STATE OF MARYLAND, COUNTY OF CARROLL, TO WIT:

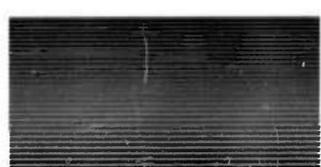
I HEREBY CERTIFY, that on this 23rd day of March, 1991, before me, a Notary Public, in and for the State and County aforesaid, personally appeared JULIA CARRIE PATTERSON and she made oath in due form of law that the matters set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be her act.

AS WITNESS my hand and Notarial Seal.

My Commission Expires:

2-1-94

Sharon L. Meyers
Notary Public



DEBORAH ELAINE WOLFE

Plaintiff

vs.

RICHARD LEE WOLFE

Defendant

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*
*
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*
*

IN THE
CIRCUIT COURT
FOR
CARROLL COUNTY
Case No. C-92-12501

* * * * *

JUDGMENT OF ABSOLUTE DIVORCE

Upon consideration of the Report and Recommendation of Master filed in this case, IT IS THIS 7th day of April, 1992, by the Circuit Court for Carroll County, ORDERED, that a Judgment of Absolute Divorce be and the same is hereby granted unto the Plaintiff, Deborah Elaine Wolfe, from the Defendant, Richard Lee Wolfe; and

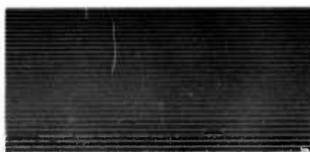
IT IS FURTHER ORDERED, that alimony be denied to both parties to this proceeding; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of these proceedings as taxed by the Clerk of this Court.

Richard K. Burns

JUDGE

RECEIVED IN
CIRCUIT COURT
CARROLL CO., MD
u/h
APR 7 2 37 PM '92
WJZ
LARRY W. SHIPLEY
CLERK



SHARON LEE SHIFFLETT	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
DENNIS JAMES SHIFFLETT, SR.	*	CARROLL COUNTY
Defendant	*	Case No. CV10025

* * * * *

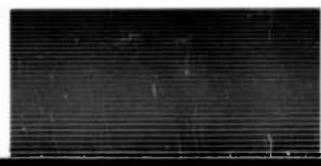
JUDGMENT OF ABSOLUTE DIVORCE

THIS cause standing ready for hearing and being presented by the Plaintiff, the proceedings have been read and considered by this Court.

WHEREUPON, IT IS this 9th day of April, 1992, by the Circuit Court for Carroll County, ORDERED that the Plaintiff, SHARON LEE SHIFFLETT, is hereby granted an Absolute Divorce from the Defendant, DENNIS JAMES SHIFFLETT, SR.; and it is further

ORDERED that the Plaintiff, Sharon Lee Shifflett, is granted the care and custody of the minor children of the parties; namely, Dennis James Shifflett, born October 6, 1975; Curtis Allen Shifflett, born October 22, 1978; and Karen Joanne Shifflett, born June 8, 1983; and it is further

ORDERED that the Plaintiff, Sharon Lee Shifflett, shall provide the Defendant, Dennis James Shifflett, Sr., with her telephone number and address in order to arrange visitation as set forth in the prior Order dated June 14, 1991; and it is further



ORDERED that the Defendant, Dennis James Shifflett, Sr., shall continue to pay current child support in the amount of Eighty-six Dollars (\$86.00) per week and arrearages in the amount of Twenty-one Dollars and Fifty Cents (\$21.50) per week by way of the Earnings Withholding Order dated November 21, 1991; and it is further

ORDERED that the costs of this proceeding are waived.

Duke L. Bunn

JUDGE

ROBERT CRAIG HOLLAND

Plaintiff

vs.

MARCI LYNN HOLLAND

Defendant

*
*
*
*
*

IN THE
CIRCUIT COURT
FOR
CARROLL COUNTY
CASE NO. C-91-11779

* * * * *

JUDGMENT OF ABSOLUTE DIVORCE

UPON consideration of the Report and Recommendation of Master filed in these proceedings, it is this 8th day of April, 1992, by the Circuit Court for Carroll County

ORDERED that the Plaintiff, Robert Craig Holland, be and is hereby granted a Judgment of Absolute Divorce from the Defendant, Marci Lynn Holland; and it is further

ORDERED that the care, custody and control of the parties' minor child, namely BRANDON MATTHEW HOLLAND, born January 26, 1987, be and the same is hereby granted jointly unto the Plaintiff, Robert Craig Holland, and the Defendant, Marci Lynn Holland, with the primary physical custody of said child to remain with the Defendant and subject to reasonable rights of visitation on the part of the Plaintiff in accordance with the agreement of the parties; and it is further

ORDERED that the Plaintiff shall pay unto the Defendant as child support the sum of Fifty Dollars (\$50.00) per week for the support of said minor child, in accordance with the agreement of the parties; and it is further

RECEIVED IN
CIRCUIT COURT
CARROLL COUNTY, MD
APR 8 4 13 PM '92
LARRY W. GIBBERT
LARRY W. GIBBERT
CLERK

ORDERED:

(1) If the Plaintiff accumulates support payment arrears amount to more than thirty (30) days of support, the Plaintiff shall be subject to earnings withholding;

(2) The Plaintiff is required to notify the Court within ten (10) days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will subject the Plaintiff to a penalty not to exceed Two Hundred Fifty Dollars (\$250.00) and may result in the Plaintiff not receiving notice of proceedings for earnings withholding; and it is further

ORDERED that both parties be and are hereby denied alimony by virtue of their waiver thereof; and it is further

ORDERED that the pertinent parts of the Voluntary Separation and Property Settlement Agreement between the parties dated September 5, 1990, be and the same are hereby incorporated, but not merged, into this Judgment of Absolute Divorce; and it is further

ORDERED that the parties equally divide the cost of these proceedings, including the Master's fee.



J U D G E

**VOLUNTARY SEPARATION AND
PROPERTY SETTLEMENT AGREEMENT**

THIS AGREEMENT, made this 5th day of September, 1990, by and between **MARCI LYNN HOLLAND** (hereinafter called "Wife"), party of the first part, and **ROBERT CRAIG HOLLAND** (hereinafter called "Husband"), party of the second part, Wife residing in Baltimore County, and Husband residing in Carroll County, State of Maryland.

EXPLANATORY STATEMENT

THE PARTIES were legally married by a religious ceremony in Baltimore County, Maryland on October 5, 1985. One child was born to them as a result of their union, namely **BRANDON MATTHEW HOLLAND**, born January 26, 1987.

For causes arising prior hereto, the parties have agreed to live separate and apart, and are now and since January 6, 1990, living separate and apart, in separate places of abode, without cohabitation, for the purpose and with the intent of ending their marriage. The parties deem it in their best interests to enter into this Agreement to formalize their voluntary separation, to adjust and settle all questions pertaining to spousal support, their respective property rights, counsel fees and all other matters of every kind and character arising from their marital relationship. It is the intention of the parties that the following shall be effective from the date hereof, whether Complaint for Divorce is filed by either party



EXHIBIT "A"

against the other or not.

NOW THEREFORE, in consideration of the premises and the mutual promises, agreements and covenants of the parties, they hereby covenant and agree, each with the other, and for their respective heirs and assigns as follows:

1. RESERVATION OF GROUNDS: Nothing contained in this Agreement shall be construed as a waiver by either of the parties of any ground for divorce which either of them may now or hereafter have against the other, the same being hereby expressly reserved.

2. TERMS OF SEPARATION: The parties have mutually and voluntarily agreed to live separate and apart, without cohabitation and in separate abodes, with the intent and purpose of ending the marriage relationship.

Each party shall be free from interference, direct or indirect, by the other as fully as though unmarried, and may associate with such other person or persons as he or she shall choose, without objection, claim, or accusation by the other. Each party may, for his or her separate benefit, engage in any employment, business, or profession as he or she may choose. Neither party shall molest or interfere with the other, nor shall either party attempt to compel or coerce the other to cohabit or dwell with him or her, by any means whatsoever.

3. WAIVER OF ALIMONY; TEMPORARY MAINTENANCE: Each

of the parties forever waives any claim he or she may have against the other for technical alimony, pendente lite and/or permanent, and understands that, by so agreeing, each shall be forever barred from seeking or obtaining alimony from the other.

4. CUSTODY AND VISITATION: It is hereby agreed that the parties shall have the joint, legal custody of the parties' minor child, with physical custody to the Wife.

Reasonable and liberal visitation to the Husband shall be in accord with agreement between the parties, but shall not be less than every other weekend with the Husband and every Thursday night, overnight, with the Husband. Holidays will be divided as agreed upon by the parties.

5. SUPPORT FOR THE CHILDREN: The parties agree that the Husband shall pay to Wife, henceforth, from the time of this Agreement the sum total of FIFTY DOLLARS (\$50.00) per week for the support of the minor child of the parties.

Said amount of support shall be increased upon future mutual agreement of the parties as significant changes in circumstances require.

6. MEDICAL INSURANCE: The Wife shall pay and keep in full force and effect the current level of health insurance on Husband, until such time as Husband, through his employer, is eligible for comparable group health insurance coverage, or until June 1991, whichever occurs first.

The Wife hereby agrees to pay and keep in full force and effect the current level of health insurance on the child until such time as he shall reach the age of eighteen (18) years or become emancipated. At that time, such health insurance maintained on the individual child shall cease.

7. REAL PROPERTY: The parties own as tenants by the entireties real property located at 943 Wampler Lane, Westminster, Maryland 21157 (hereinafter called the "House").

For the sum of FIFTEEN THOUSAND DOLLARS (\$15,000.00) to be paid in full to Wife by Husband anytime on or before December 31, 1990. Wife agrees to convey to Husband all of her right, title and interest in and to the House. Husband agrees to timely pay the mortgage on the property in accordance with its terms and to hold Wife harmless from any and all liability in connection with said mortgage.

8. AUTOMOBILES: Husband hereby transfers and assigns unto Wife any and all of his right, title and interest in and to the 1986 Chevrolet Celebrity.

Wife hereby transfers and assigns unto Husband any and all of her right, title and interest in and to the 1985 Chrysler New Yorker.

The parties shall maintain a joint automobile insurance policy until March 1991. Wife shall pay unto Husband in September 1990 the sum of ONE HUNDRED FORTY DOLLARS (\$140.00) to

keep said insurance in full force and effect.

9. PERSONAL PROPERTY: With respect to the tangible personal property owned by the parties, the parties agree that the tangible personal property listed on Schedule A shall be and remain Wife's sole and separate property, free and clear of any interest of Husband. All remaining personal property in the House shall be and remain Husband's sole and separate property, free and clear of any interest of Wife.

All other personal property has been divided to the mutual satisfaction of the parties.

10. LIFE INSURANCE: Husband shall have in full force and effect, at least the current level of insurance on his life with the Monumental Insurance Company with the minor child of the parties to be the sole beneficiary thereon.

11. INCOME TAX RETURNS: The parties agree to file joint federal and state income tax returns for the calendar year 1990 and thereafter if both agree to do so and if they are so entitled. For any year for which the parties file joint tax returns, the parties shall divide equally any tax liability or refund as a result of the joint filings. Each party will save and hold the other party harmless of and from all claims for taxes, interest, additions to taxes, penalties, and expenses in connection with his own income and deductions during all years for which returns are filed.

12. COURT COSTS: It is hereby agreed that the parties shall divide equally any and all court costs and master's fees associated with an action for absolute divorce.

13. RIGHT TO COUNSEL: The parties hereto have been advised that they should have their own counsel and they should avail themselves of that right. This Agreement is made voluntarily between the parties, each of whom acknowledges that there have been no threats, promises, inducements, or other coercion to compel either to enter into this Agreement, and that they have done so freely and upon advice of counsel. The parties acknowledge each is thoroughly familiar with the means, assets, resources, and net worth of the other of these items and that both parties are satisfied and do hereby acknowledge that the disclosure has been complete. Both parties have been advised that this Agreement is drawn in accordance with the provisions of the Laws of Maryland, Annotated Code of Maryland, Family Law Article, Title 8, and that they have been advised of the provisions contained therein.

14. NO WAIVER CLAUSE: Neither party waives nor condones any cause for divorce which each may have against the other in this State or any other State; and in case of a reconciliation or divorce, the provisions of this Agreement as to the property rights of each shall not be affected, except as herein provided, unless a new Agreement is entered into in

writing, mutually revoking and rescinding this Agreement and entering into a new Agreement.

15. NON-MODIFICATION CLAUSE: It is expressly understood and agreed by the parties that all promises and covenants set forth in this Agreement, Assignment, Certificate of Transfer, Warranty, or Supplemental Agreement and any other writing which might be executed by either or both of the parties in fulfillment of the promises set forth in this Agreement relating to mutual waivers of alimony, property rights (personal and real), or personal rights between the Husband and Wife are not subject to any Court modification.

16. WAIVER OF RIGHTS: Except for the rights provided in this Agreement, the parties, for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns, all claims, demands, accounts and causes of action which either of them may have against the other or against his or her property, not limited to any claim arising out of the marriage or otherwise, including but not limited to any claim arising under Title 8, Subtitle 2, Family Law Article, Annotated Code of Maryland (Property Disposition in Annulment and Divorce Act), or any amendments or supplements thereto, any claim against the other or against his or her property by virtue of any future change in

the residence or domicile of either of the parties or any future change in the status of any property of either of the parties, and any claim against the other or against his or her property by virtue of any future change of any law of this or any other state subsequent to the execution of this Agreement concerning marital rights or property rights, whether said change results from legislative enactment or judicial pronouncement, and they do hereby further mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns, all the right, title, interest and claim which said parties might now have or which they may thereafter have as Husband and Wife in and to any property, real or personal, that either of said parties may now own or hereafter acquire, or in respect of which either of said parties has or may hereafter have any right, title claim or interest, direct or indirect, including any rights of dower, curtesy, statutory thirds, halves or legal share and widow's or widower's rights, or to participate in any way in the enjoyment or distribution of any of the real or personal estate of which the other may be possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

17. FURTHER ASSURANCES: The parties, for themselves and their respective heirs, personal representatives and assigns,

do mutually agree to join in and execute any instruments and to do any other act or thing that may be necessary or proper to carry into effect any part of this Agreement, or to release any dower or other right in any property which either of said parties may now own or hereafter acquire, including the execution and delivery of such deeds and assurances as may be necessary to carry out the purposes of this Agreement. Any after-acquired property shall be considered to be non-marital property for purposes of the Maryland Marital Property Act.

18. INTEGRATION: This Agreement contains the entire understanding of the parties. There are no representations, warranties, promises, covenants or understandings other than those expressly set forth.

19. EFFECTIVE DATE: The effective date of this Agreement shall be upon the signing by both parties.

AS WITNESS the hands and seals of the parties hereto the day and year first above.

WITNESS:

Nadine D. Whittington

Marci Lynn Holland (SEAL)
MARCI LYNN HOLLAND

Carol L. Peterson

Robert Craig Holland (SEAL)
ROBERT CRAIG HOLLAND

STATE OF MARYLAND, CITY/COUNTY OF Baltimore, to wit:

I HEREBY CERTIFY that on this 4th day of Sept., 1990, before me, the subscriber, a Notary Public of the City/County and State aforesaid, personally appeared **MARCI LYNN HOLLAND**, one of the parties of the foregoing Agreement, and she acknowledged the same to be her act, and she also made oath in due form of law that the matters and facts set forth therein with respect to the voluntary and mutual separation of the parties is true and correct.

AS WITNESS my hand and Notarial Seal.

Nadine D. Whittington
Notary Public



My Commission Expires: 6/1/91

STATE OF MARYLAND, CITY/COUNTY OF _____, to wit:

I HEREBY CERTIFY that on this 5th day of September, 1990, before me, the subscriber, a Notary Public of the City/County and State aforesaid, personally appeared **ROBERT CRAIG HOLLAND**, one of the parties of the foregoing Agreement, and he acknowledged the same to be his act; and he also made oath in due form of law that the matters and facts set forth therein with respect to the voluntary and mutual separation of the parties is true and correct.

AS WITNESS my hand and Notarial Seal.

Carol L. Peterson
Notary Public

My Commission Expires: 9/5/90

SCHEDULE "A" - WIFE

The following downstairs furniture:

sofa
3 big chairs
2 end tables
coffee table

12" color television
mirror and shelf in living room
brown plates and glasses
video cassette recorder
knickknacks
contents of boxes under the steps to be divided

JOHN WHITE, JR. * IN THE
 Plaintiff * CIRCUIT COURT
 vs. * FOR
 ORLANDA A. WHITE * CARROLL COUNTY
 Defendant * CASE NO. C-91-12265
 * * * * *

JUDGMENT OF ABSOLUTE DIVORCE

UPON consideration of the Report and Recommendation of Master filed in this case, it is this 8th day of April, 1992, by the Circuit Court for Carroll County

ORDERED that the Plaintiff, John White, Jr., be and is hereby granted a Judgment of Absolute Divorce from the Defendant, Orlanda A. White; and it is further

ORDERED that both parties be and are hereby denied alimony by virtue of their waiver thereof; and it is further

ORDERED that the pertinent parts of the Hold Harmless Agreement between the parties dated February 20, 1992, be incorporated but not merged into this Judgment of Absolute Divorce; and it is further

ORDERED that the Defendant be granted leave to resume use of her former name, namely ORLANDA A. CARTER; and it is further

ORDERED that the Plaintiff pay the costs of these proceedings.

Rube K. Burns
J U D G E

APR 8 3 45 PM '92
 RECEIVED IN
 CIRCUIT COURT
 CARROLL COUNTY, MD
 LARRY CLARK
 CLERK

HOLD HARMLESS AGREEMENT

THIS AGREEMENT, Made this 20 day of February, 1992, by and between John White, Jr., hereinafter referred to as Husband and Orianda A. White, hereinafter referred to as Wife.

The parties acknowledge that they are both jointly obligated to Chrysler Credit Corporation, account numbers: 0919 300 resulting from the purchase of a 1988 Chevrolet Celebrity, vehicle identification number: 1G1AW11W4J6246410. Said vehicle is currently in possession of the Wife and has been since the parties separated on or about April 10, 1990. To the best of Husband's knowledge, Wife has made all of the payments on said account during the time that she has had exclusive possession of the car. Wife agrees she shall be solely responsible and shall indemnify and save harmless the Husband from any amount or amounts due and owing on the aforementioned account. Husband agrees that the vehicle shall remain the sole and separate property of the Wife free and clear of any claim by Husband. Husband agrees to execute all documents necessary to evidence his intention to transfer title to Wife. Any costs of such transfer shall be borne by the Wife.

The parties further acknowledge that they are both jointly obligated to Signet Bank, MasterCard account number: 62910171258315280, with a current approximate balance of

\$2,000.00. Husband agrees that he shall be solely responsible and shall indemnify and save harmless the Wife from any amount or amounts due and owing on the aforementioned account.

C. L. Severely
WITNESS

Orlanda A. White
ORLANDA A. WHITE

WITNESS

John White, Jr.
JOHN WHITE, JR.

STATE OF MARYLAND, _____, to wit:

I HEREBY CERTIFY, that on this 20th day of February, 1992, before me, the subscriber, a Notary Public of the State of Maryland, personally appeared Orlanda A. White known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that she executed the same for the purposes therein contained, and in my presence signed and sealed the same.

IN WITNESS WHEREOF I hereunto set my hand and official seal.



Mariana J. Burt
NOTARY PUBLIC

My commission expires: January 1, 1996

NORTH CAROLINA
STATE OF ~~MARYLAND~~ _____, to wit:

I HEREBY CERTIFY, that on this 24th day of February, 1992, before me, the subscriber, a Notary

Public of the State of Maryland, personally appeared John White, Jr., known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained, and in my presence signed and sealed the same.

IN WITNESS WHEREOF, I hereunto set my hand and official

seal.

number 10010

Edna Sue Helms

NOTARY PUBLIC

My commission expires:

My Commission Expires May 10, 1993

Wife of John White, Jr. (represented by Husband)

TERESA ANN STOTLER	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
RONALD RAY STOTLER	*	CARROLL COUNTY
Defendant	*	Case No. CV 8415

* * * * *

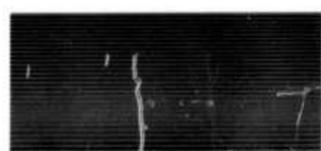
JUDGMENT OF DIVORCE

THIS CASE standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 8th day of April, 1992, that the Plaintiff, TERESA ANN STOTLER, be, and she is hereby, ABSOLUTELY DIVORCED from her husband, the Defendant, RONALD RAY STOTLER; and

IT IS FURTHER ORDERED that the guardianship and custody of the minor child of the parties, MISTY MARIE STOTLER, born July 17, 1988, be and the same is hereby awarded to the Plaintiff with the right on the part of the Defendant to visit said child at all reasonable times and under proper circumstances to include but not be limited to visitation every other weekend as provided in Paragraph 2 of the Marital Settlement Agreement entered into by the parties dated June 7, 1990, subject to the continuing jurisdiction of this Court; and

IT IS FURTHER ORDERED that the Defendant be charged generally with the support of the said minor child, subject to the



further Order of this Court and subject to the following provisions of law:

(1) If the Defendant accumulates support payment arrears amounting to more than thirty (30) days of support, the Defendant shall be subject to earnings withholding;

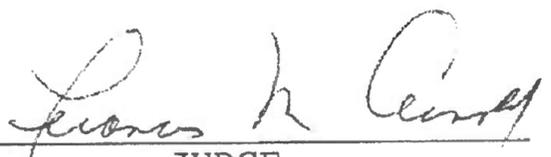
(2) The Defendant is required to notify the Court within ten (10) days of any change of address or employment so long as this support order is in effect;

(3) Failure to comply with Paragraph 2, above, will subject the Defendant to a penalty not to exceed \$250.00 and may result in the Defendant's not receiving notice of proceedings for earnings withholding; and

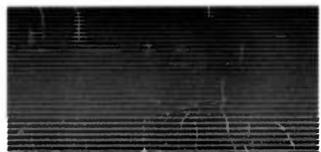
IT IS FURTHER ORDERED that the pertinent parts of the Marital Settlement Agreement between the parties dated June 7, 1990, and filed in this case be and the same are hereby made a part hereof as if fully set forth herein; and

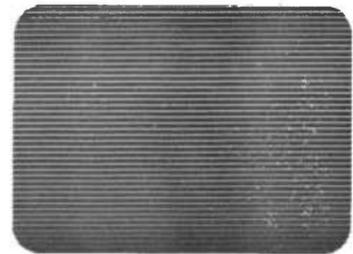
IT IS FURTHER ORDERED that the Plaintiff be restored to her maiden name of TERESA ANN HOVERMALE; and

IT IS FURTHER ORDERED that any open costs in this matter be and they are hereby waived.


JUDGE

b:stotler.jud





MARITAL SETTLEMENT AGREEMENT

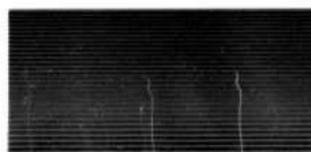
THIS AGREEMENT is entered into this 7th day of June, 1990, by and between TERESA ANN STOTLER, (Wife) and RONALD RAY STOTLER (Husband).

EXPLANATORY STATEMENT

The parties were married by a civil ceremony on January 27, 1988 in Hagerstown, Maryland. One child was born unto the parties as a result of their marriage, namely, Misty Marie Stotler (born July 17, 1988). Irreconcilable differences have arisen between the parties for which reason they have been living separate and apart by mutual consent since July 6, 1989, and they do hereby consent and agree voluntarily to live separate and apart from one another hereafter in separate abodes without cohabitation, with the purpose and intent of ending their marriage.

It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions regarding alimony, the custody of their child, support and maintenance, counsel fees, their respective rights in the property or estate of the other, and in property owned by them jointly or as tenants by the entireties and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW THEREFORE, in consideration of the premises and the mutual covenants and agreements of each of the parties, they do



mutual covenants and agreements of each of the parties, they do hereby covenant and agree, for themselves, and for their respective heirs, personal representatives and assigns as follows:

1. AGREEMENT TO LIVE SEPARATE AND APART - The parties shall live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him or her shall seem advisable for his or her sole and separate use and benefit, without and free from any control, restraint, or interference by the other party in all respects as if each were unmarried.

2. CARE AND CUSTODY OF MINOR CHILD - Wife shall have the care and custody of the minor child of the parties. Husband shall have reasonable visitation rights with the minor child to include visitation every other weekend provided he transports the child to and from the Wife's home. Other times for visitation may be arranged by the parties.

3. SUPPORT OF MINOR CHILD - Husband shall be charged generally with the support and maintenance of the minor child of the parties. Because of his current situation, a definite figure for child support cannot be determined at the time of the execution of this Agreement, but a definite figure for child support will be determined at a later date either by agreement of the parties or through litigation.

4. MARITAL PROPERTY RIGHTS AND INHERITANCE - Except as

otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all rights or interest which he or she now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quit claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his or her property as if he or she were unmarried. Except as otherwise provided in this Agreement, each of the parties releases all claims and demands of any kind or nature against the other party, including all interests incident to the marriage relation now or at any time hereafter existing or occurring in the property or estate of the other party, or in marital property, whether statutory or arising at common law, specifically including all claims, demands and interests arising under the Marital Property Act, MD. Section 8-201 through 8-213, Family Law, Annotated Code of Md., as from time to time amended, and specifically including any statutory right to share in the estate of the other and to serve as personal representative of the other's estate. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him or her shall pass by his or her Will or under the laws of descent, as

the case might be, free from any right of inheritance, title or claim in the other party, including the right to administer upon the estate of the one so dying, as if the parties at such time were unmarried.

5. WAIVER OF ALIMONY - Except as herein otherwise provided, each party hereby releases and discharges the other from any and all obligations of further support and expressly waives any claim he or she may have against the other for alimony, alimony pendente lite, maintenance, support or any other form of financial assistance, by whatever name called, and each understands and acknowledges that the aforesaid waiver completely precludes either of them, both now and at any time in the future, from making a successful claim against the other for any such financial assistance based upon their marital relationship and they further agree that this provision shall not be subject to modification by Court.

6. DEBTS - Except as otherwise provided herein, each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefor. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations incurred or

contracted by them from and after the date of this Agreement each will be responsible for his or her own debt or liability, and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations.

Husband agrees to repay Citizens Bank for an auto loan in the amount of approximately \$400.00 to \$500.00 and shall hold and save the Wife harmless, and indemnify her from any obligation thereon.

7. PERSONAL PROPERTY - Prior to the execution of this Agreement, the parties divided their personal property. The parties agree that all tangible personal property and household chattels presently located at Wife's residence shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband, and all tangible personal property and household chattels presently located at Husband's residence shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

8. INCORPORATION OF AGREEMENT - It is the intention of each of the parties hereto that this Agreement shall be offered in evidence in any divorce proceeding between them which may now be pending or which may hereafter be instituted in any court of competent jurisdiction, and, to the extent that such Agreement shall be acceptable to the court, that it shall be incorporated by reference in any decree of absolute divorce which may be passed by the Court.

In the event, however, that the Court shall fail or decline to incorporate this Agreement, or any provision thereof, in its said judgment, then, and in that event, the parties agree that they will nevertheless abide by and carry out all of the provisions thereof. It is further agreed that, regardless of whether said Agreement or any part thereof is incorporated in any such decree, the same shall not be merged in said decree, but said Agreement, and all the terms and provisions thereof, shall survive the same and shall continue to be binding upon the parties, and their respective heirs, personal representatives and assigns, for all time.

9. RESERVATION OF GROUNDS FOR DIVORCE - Neither party waives or condones any claim for divorce which either may have against the other, now or at any time in the future, and each party expressly reserves the right to assert any such claim.

10. LEGAL FEES AND COURT COSTS - Husband and Wife agree that each shall pay his or her own attorney's fees arising out of this Marital Settlement Agreement and any divorce action and to divide the Court costs and Master's fee arising out of any uncontested divorce action between them equally. Each party retains the right to seek attorney's fees from the other in the event litigation is necessary to enforce any of the provisions of this Agreement.

11. ALTERATIONS, CHANGES, CANCELLATION, ETC. - It is intended that none of the provisions of this Agreement shall in any

way be altered, changed, canceled, abrogated or annulled by the cohabitation or reconciliation of the parties hereto, and any such alteration, change, cancellation, abrogation or annulment shall only take place after reduced to writing, signed, sealed, witnessed and acknowledged by the parties hereto; and the amendment or deletion of any part of this Agreement by the parties shall not affect the remaining terms and provisions hereof.

12. VOLUNTARY EXECUTION - The parties hereto declare that they fully understand all the terms and provisions of this Agreement; that each has had the opportunity to be represented by independent counsel and is aware of his or her respective legal rights and liabilities; and that each signs this Agreement freely and voluntarily, and intending thereby that this Agreement shall benefit and be binding upon the parties hereto, and their respective personal representatives, heirs, legatees, devisees, distributees, and assigns, and all persons claiming by or through them or any of them.

13. ENTIRE AGREEMENT - This instrument sets forth the entire understanding and agreement between the parties, and there exist no warranties, representations, promises, covenants or undertakings other than those expressly set forth herein.

In no event shall the acceptance or toleration by either of the parties hereto of any breach of any covenant or undertaking contained herein be construed as a waiver of that covenant or undertaking contained in this Agreement.

14. INTERPRETATION - This Agreement, and the respective rights and duties of the parties hereto, shall in all respects be governed by and construed under the laws of the State of Maryland.

IN WITNESS WHEREOF, the parties have set their hands and seals this 4th day of June, 1990.

WITNESS:

Michael S. Levin

Teresa Ann Stotler (SEAL)
TERESA ANN STOTLER

Ronald R. Stotler (SEAL)
RONALD RAY STOTLER

STATE OF MARYLAND, CARROLL COUNTY, to wit:

I HEREBY CERTIFY that on this 30th day of MAY, 1990, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared TERESA ANN STOTLER, known to me, (or satisfactorily proven) to be the person whose name is subscribed to the foregoing Marital settlement agreement and made oath in due form of law that the matters and facts set forth therein with respect to the voluntary separation of the parties are true and correct and acknowledged that she executed the same for the purposes therein contained.

As witness my hand and Notarial Seal.



Michael S. Levin
Notary Public

My Commission Expires: 7-1-90

Ronald R Stotler

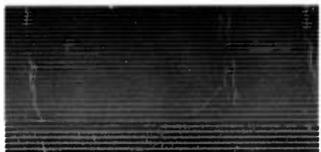
BOOK 48 PAGE 724

STATE OF WEST VIRGINIA, RANDOLPH COUNTY, to wit:

I HEREBY CERTIFY that on this 14th day of June, 1990, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared RONALD RAY STOTLER, known to me, (or satisfactorily proven) to be the person whose name is subscribed to the foregoing Marital Settlement Agreement and made oath in due form of law that the matters and facts set forth therein with respect to the voluntary separation of the parties are true and correct and acknowledged that he executed the same for the purposes therein contained.

As witness my hand and Notarial Seal.

Katherine M. Stoney
Notary Public
My Commission Expires: March 27, 1994



KATHLEEN ELIZABETH LUTZ : IN THE
 Plaintiff : CIRCUIT COURT
 vs. : FOR
 SCOTT OLIN LUTZ : CARROLL COUNTY
 Defendant : CASE NO. C-91-11278

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 8th day of April, 1992, that the Plaintiff, KATHLEEN ELIZABETH LUTZ, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, SCOTT OLIN LUTZ; and

IT IS FURTHER ORDERED, that the Plaintiff be and she is hereby authorized to resume the use of her maiden name, to wit, KATHLEEN ELIZABETH LLOYD; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.

Larry W. Shiple

 JUDGE

RECEIVED IN
 CIRCUIT COURT
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 LARRY W. SHIPLEY
 CLERK
WJm

DANIEL BRUCE EGOLF : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
LISA JANE EGOLF : CARROLL COUNTY
Defendant : CASE NO. CV 9720

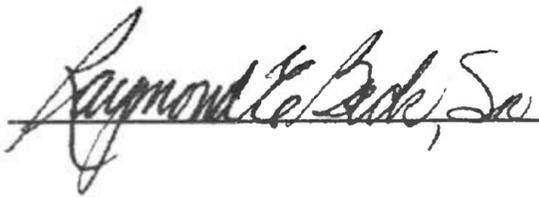
JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

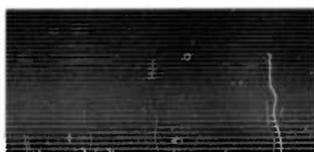
WHEREUPON IT IS ORDERED, this 10th day of April, 1992, that the Plaintiff, DANIEL BRUCE EGOLF, be and he is hereby ABSOLUTELY DIVORCED from his wife, the Defendant, LISA JANE EGOLF; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties, dated April 30, 1990 and filed in this case be and the same is hereby incorporated herein but not merged herewith; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.



JUDGE



VOLUNTARY SEPARATION AND PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT is made this 30th day of April, 1990, by and between DANIEL BRUCE EGOLF (Husband) and LISA JANE EGOLF (Wife).

EXPLANATORY STATEMENT

The parties hereto were married on the 7th day of September, 1988, in a civil ceremony in Westminster, Maryland. No children were born to the parties as a result of their marriage. Differences have arisen between the parties, and they have agreed to live separate and apart, voluntarily and by mutual consent in separate abodes, without cohabitation, with the purpose and intent of ending their marriage, beginning February 16, 1990. It is the mutual desire of the parties in this Agreement to formalize their separation and to settle all questions of maintenance and support, alimony, custody and visitation, their respective rights in the property, owned by each party or as tenants by the entireties, and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW THEREFORE, In consideration of the premises and mutual covenantss and understanding of each of the parties, the parties hereby covenant and agree as follows, all as of the effective date hereof.

1. RELINQUISHMENT OF MARITAL RIGHTS

The parties shall continue to live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade, or attend any educational institution, which to him or her shall seem advisable for his or her sole and separate use and benefit, without and free from any control, restraint or interference by the other party in all respects as if each were unmarried. Neither of the parties

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253-4116
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shall molest or annoy the other or seek to compel the other to cohabit with him or her by any proceedings for restoration of conjugal rights or otherwise, or exert or demand any right to reside in the home of the other.

2. RIGHTS INCIDENT TO MARRIAGE RELATIONS AND RIGHTS
AS SURVIVING SPOUSE

Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other any and all rights or interest which he or she now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quit claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his or her property as if he or she were unmarried. Each of the parties releases all claims and demands of any kind or nature against the other party, including all interests incident to the marriage relations now or at any time hereafter existing or occurring in the property or estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands and interests arising under Annotated Code of Maryland, Family Law Article, specifically including the right to act as the other's personal representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him or her shall pass by his or her Will or under the laws of descent as the case may be, free from any rights of inheritance, title or claim in the other party as if the parties at such time were unmarried.

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3. WAIVER OF ALIMONY

It is the mutual desire of the parties that hereafter they shall each maintain and support themselves separately and independently of the other. Accordingly, and in consideration of this Agreement, Wife releases and discharges the Husband absolutely and forever for the rest of her life, for alimony and support, both pendente lite and permanent; and Husband releases and discharges the Wife absolutely and forever, for the rest of his life from any and all claims and demands, past, present, and future, for alimony and support, both pendente lite and permanent. Husband and Wife expressly waive the right to any retirement plan owned or held by the other.

4. PERSONAL PROPERTY

The parties recite that they have divided their personal belongings. Concurrent with the execution of this Agreement, Wife shall convey unto the Husband all her title to the 1982 Dodge Colt, currently owned by both parties.

5. CREDIT

From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations incurred or contracted by them. From and after the date of this Agreement, each will be responsible for his or her own debts or liabilities, and shall hold the other harmless and indemnify the other, from any such debts or obligations. The parties recite that all of their credit cards owned jointly have been destroyed.

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6. INSURANCE

Both parties shall be solely responsible for their respective health and life insurance policies, and are entitled to designate whatever beneficiaries they each desire to name.

7. MUTUAL RELEASE AND HOLD HARMLESS

Subject to and except for the provisions of this Agreement, each party is released and discharged, and by this Agreement does for himself or herself, and his or her heirs, legal representatives, executors, administrators and assigns, release and discharge the other from all causes of action, claims, right or demands, whatsoever in law or equity or civil law, which either of the parties ever had or now has against the other, except any or all cause or causes of action for divorce by reason of voluntary separation under this Agreement, or statutory living apart for the requisite period. Except as provided in this Agreement, neither party shall incur any liability on behalf of the other or make any charge against any account on which the other is liable, and each party agrees and covenants to save him or her harmless from any liability for any obligation incurred by him or her in accordance with this Agreement.

8. INCOME TAX

Beginning January 1, 1990, each party shall be responsible for his or her own tax liabilities and each party shall file a separate return.

9. GROUNDS FOR DIVORCE

Each party waives the right to assert any claim which now exists or may hereafter exist for an absolute divorce, except for voluntary separation of the parties or living apart for the

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requisite period.

10. COUNSEL AND COSTS

Each party shall be solely responsible for his or her attorney's fees and court costs for the preparation of this Agreement and for any subsequent divorce proceeding.

11. MISCELLANEOUS

(a) Each of the parties agrees to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purposes of this Agreement.

(b) Except as otherwise provided herein, each of the parties for himself or herself, and his or her personal representatives and assigns, releases all claims, demands and interest arising under the Annotated Code of Maryland, Family Law Article, including but not limited to any claim to use and possession of the family home, if any; and any claim to marital property, if any; and any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any.

(c) The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purposes and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party has had the opportunity to be represented by independent counsel of his or her own selection in the negotiation and execution of this Agreement.

(d) With the approval of any court of proceedings jurisdiction in which any divorce proceedings between the parties shall be instituted at any time in the future, this Agreement shall be incorporated in said decree of divorce. In the event the Court shall fail to incorporate this Agreement, or any provision thereof

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in said decree, then the parties for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions hereof.

(e) This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing and signed by the parties.

(f) As to these covenants and promises, the parties hereto severally bind themselves, their heirs, personal representatives and assigns.

IN WITNESS WHEREOF, the said parties hereto have hereunder set their hands and seals as of the date above written.

WITNESS:

Mary H. Slater Daniel B. Egolf (SEAL)
DANIEL BRUCE EGOLF

Mary H. Slater Lisa Jane Egolf (SEAL)
LISA JANE EGOLF

STATE OF MARYLAND]
COUNTY OF Montgomery] to wit:

I HEREBY CERTIFY that on this 30th day of April, 1990, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared DANIEL BRUCE EGOLF known to me (or satisfactorily proven) to be the same person above named, and made oath in due form of law that the matters, and facts, set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be his act, under penalties of perjury.

WITNESS my hand and notarial seal.

Mary H. Slater
NOTARY PUBLIC
MARY H.


My commission expires:

MY COMMISSION EXPIRES NOVEMBER 1, 1993

STATE OF MARYLAND]
COUNTY OF Montgomery] to wit:

I HEREBY CERTIFY that on this 30th day of April, 1990, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared LISA JANE EGOLF,

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known to me (or satisfactorily proven) to be the same person above named, and made oath in due form of law that the matters, and facts, set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be her act, under penalties of perjury.

WITNESS my hand and notarial seal.



My commission expires:

MY COMMISSION EXPIRES NOVEMBER 1, 1993

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3212 RIDGE ROAD
PASCUS, MD. 20872
253-4116
253-0201

ANDREA LYNN CLICK : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
JOHN THEODORE CLICK : CARROLL COUNTY
Defendant : CASE NO. C-91-12002

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

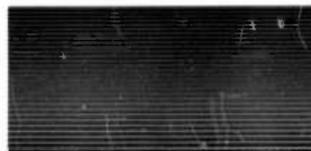
WHEREUPON IT IS ORDERED, this 10th day of April, 1992, that the Plaintiff, ANDREA LYNN CLICK, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, JOHN THEODORE CLICK; and

IT IS FURTHER ORDERED, that the custody of the minor child of the parties, STACEY LYNN CLICK (born February 27, 1982) be and the same is hereby granted to the Plaintiff with the right on the part of the Defendant to visit said child at reasonable times and under proper circumstances, subject to the continuing jurisdiction of this Court; and

IT IS FURTHER ORDERED, that the Defendant be and he is hereby charged generally with the support of said child; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.


JUDGE



DINA L. INSKEEP	*	IN THE
	*	
Plaintiff	*	CIRCUIT COURT
	*	
vs.	*	FOR
	*	
RUSSELL F. INSKEEP	*	CARROLL COUNTY
	*	
Defendant	*	Case No. C-91-12128
	*	

* * * * *

JUDGMENT FOR ABSOLUTE DIVORCE

Upon consideration of the Report and Recommendation of the Master filed in this case, IT IS this 10th day of April, 1992, ORDERED, by the Circuit Court for Carroll County, that a Judgment of Absolute Divorce be and the same is hereby granted unto the Plaintiff, Dina L. Inskeep, from the Defendant, Russell F. Inskeep; and

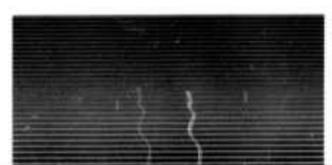
IT IS FURTHER ORDERED, that the Voluntary Separation and Property Settlement Agreement entered between the parties on June 11, 1991, is incorporated into this Judgment as if said Agreement were fully set forth, that said Agreement is not merged herein; and

IT IS FURTHER ORDERED, that the Plaintiff be and is hereby granted leave to resume to use of her former name, Dina Lyn Fryman; and

IT IS FURTHER ORDERED, that alimony be denied to both parties of this proceeding; and

IT IS FURTHER ORDERED, that the Plaintiff pay the cost of these proceedings as taxed by the Clerk of the Court.


JUDGE



VOLUNTARY SEPARATION AND PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT made this 11th day of June, 1991 by and between RUSSELL F. INSKEEP, hereinafter referred to as "Husband", and DINA L. INSKEEP, hereinafter referred to as "Wife".

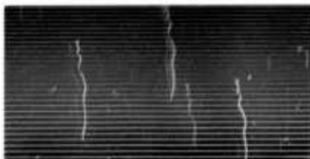
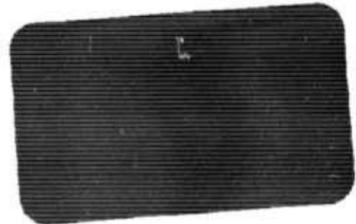
RECITALS

WHEREAS, the parties hereto were married on or about September 16, 1989, by a religious ceremony in Carroll County, Maryland, and

WHEREAS, irreconcilable differences have arisen between the parties and they agreed to voluntarily separate with the intent to end the marriage on or about November 24, 1990, and have lived separate and apart from that date without cohabitation, and

WHEREAS, it is the desire of the parties hereto to make a full and complete settlement of their property now owned by them. Without waiving any ground for divorce which either of them may now or hereafter have against the other, the parties deem it in their best interest to enter into this agreement to formalize said voluntary separation, to settle their respective property rights, and all other matters growing out of the marital relation.

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GLEN BURNIE, MD 21061



NOW, THEREFORE, in consideration of the premises and of the mutual promises and undertakings herein contained, and in consideration of the sum of One Dollar (\$1.00) and other good and valuable considerations, receipt of which is hereby acknowledged, the parties hereto mutually covenant and agree with each other and for their respective heirs, personal representatives and assigns as follows:

ARTICLES

1. VOLUNTARY SEPARATION

That the parties agreed to voluntarily live separate and apart effective November 24, 1990, and have lived in separate places and abodes without cohabitation from that date. Neither of the parties shall interfere with nor molest the other or endeavor in any way to exercise any marital control or right of the other or to have any marital relations with the other or to exert or demand any right to reside in the home of the other. Each party shall be free to go his or her own respective way as fully and to the same extent as if they had never been joined in matrimony.

2. PERSONAL PROPERTY

That the parties shall each retain their own clothing, jewelry and other items of personal use free from any claim by

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the other. The wife shall immediately return doll house furniture to husband who shall retain same as his sole property free from any claim by the wife. Husband shall immediately return crystal clock and frame to wife who shall retain same as her sole property free from any claim by the husband. Husband further shall immediately return all blinds and curtains to wife so that they might be rehung in the marital home to be sold with the marital home. All other personal property unless addressed in this agreement has been divided to the mutual satisfaction of the parties. Accordingly each shall retain as his as his/her sole property free from any claim by the other that property now is his/her respective possession. The parties further agree that any personal property heretofore divided shall not be deemed marital property now or in the future.

3. WAIVER OF ALIMONY

That in consideration of the mutual agreement of the parties voluntarily to live separate and apart, the provisions contained the respective benefit of the parties and other good and valuable consideration, the receipt of which is hereby acknowledged, each of the parties releases and waives unto the other any claim or right to temporary or permanent alimony, support or maintenance, whether past, present or future, it being their intention that

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such waiver be irrevocable and not subject to revision or modification by any Court.

4. CHILD CUSTODY

That no children were born of the parties.

5. AUTOMOBILE

That the wife shall retain as her sole property free and clear from any claim by the husband the 1990 GEO Prism. The husband agrees to place the title solely in the wifes' name. The wife agrees to pay the loan on the said vehicle and further agrees to indemnify and hold the husband harmless from same. Each of the parties shall be separately responsible for the expense, care, maintenance and insurance of his/her respective vehicle.

6. MEDICAL INSURANCE

That the wife has medical insurance through her employer. Until the date of the divorce wife agrees to add husband's name to this policy if the policy permits so long as husband pays for any increase in the cost of the policy over what wife now pays for this insurance just for herself. Wife's obligation to add husband's name to policy commences on that date that husband provides wife a check to cover the cost of adding his name to the insurance through December 31, 1991. If husband remains on the

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policy after December 31, 1991, husband will pay wife thereafter monthly for the cost of keeping his name on the policy until the date of the divorce. It is further understood and agreed by the parties that wife makes no representation as to when husband's insurance will go into effect. Each of the parties agree to be separately responsible for and pay any of his/her respective medical, dental and related expenses not covered by insurance.

That from and after the date of the divorce the parties each shall separately provide and pay for such medical insurance/coverage that he/she respectively desires.

7. DEBTS.

That the husband and wife shall be separately liable for any and all debts contracted for after the date of this agreement, and they will not look to the other party for any debts so incurred. They further agree that any debts so contracted by either of them shall be their separate and sole responsibility and that they will not look to the other for contribution and agree to hold the other harmless in the event that there is any collection action effected against the party so incurring the debt. The parties further agree that neither party shall charge or permit to be charged to or against the other any purchase or purchases which either of them may hereafter make, and shall

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neither hereafter secure or attempt to secure any credit upon or in connection with the other, or in his or her name, and each of them will promptly pay all debts and discharge all financial obligations which each may incur for himself or herself.

That the wife agrees to pay the VISA, Acct. No.

_____ and Discover, Acct. No. _____

credit cards and indemnify and hold husband harmless from same.

That the husband agrees to pay his parents any monies owed them for the gift of a downpayment made the parties for the purchase of the marital home referenced in Paragraph 8 below. Husband further agrees to indemnify and hold wife harmless from same.

8. MARITAL HOME

That the parties own real property known as 217 Hammershire Road, Reisterstown, Maryland 21136. The parties agree the property shall be immediately listed for sale at the fair market value and sold for the best price obtainable. When sold the net proceeds will be distributed as follows: (a) wife will be reimbursed from the gross proceeds all expenses she has made on the property; (b) the balance of the net proceeds shall be divided equally between the parties. In the event of a shortfall from the sale the wife agrees to pay up to Seventeen Hundred Fifty Dollars (\$1750.00) to facilitate the sale of the property. Any refund from the escrow

account with the present mortgage or successor mortgage shall be the wife's sole property free and clear from any claim by the husband. Husband accordingly herewith waives any interest in the said escrow account. The parties further agree that only the party who is making the mortgage payment shall have entry to the property.

9. MISCELLANEOUS

That each party shall at the time and from time to time hereafter execute, acknowledge and deliver to the other party any and all instruments and assurances that the other party may reasonably require for the purposes of giving full force and effect to the provisions of this agreement. The parties shall keep each other fully informed as to their current addresses. No modification or waiver by the parties of any of the terms of this agreement shall be valid unless in writing and executed with the same formality as this agreement. No waiver of any breach of default hereunder shall be deemed a waiver of any subsequent breach or default. This agreement contains the entire understanding of the parties. There are no representations, warranties, promises, covenants, or undertakings other than those expressly set forth herein.

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10. MUTUAL RELEASE

That except for the right, which each of the parties hereby respectively reserves, to assert as a ground for divorce any cause or ground which either of them may now or hereafter have against the other, and except for the rights provided in this agreement, the parties for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns, all claims, demands, accounts and causes of action which either of them may have against the other, and they do hereby further mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, all the rights, title and interest and claim, which said parties might now have or which they may hereafter have as the husband, wife, widower, widow or next of kin, successor or otherwise, in and to any property, real or personal, that either of said parties may own or may hereafter acquire, or in respect of which either of said parties has or may hereafter have, any right, title, claim or interest, direct or indirect, including any rights of dower, community or marital property, statutory thirds, halves, or legal shares, and widow's or widower's rights or to participate in any way in the enjoyment

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or distribution of any of the real or personal estate of which the other may be possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

11. INCORPORATION

That with the approval of any Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this agreement shall be incorporated but not merged in any Decree of absolute divorce which may be passed by said Court. In the event that the Court shall fail or decline to incorporate this agreement or any provision thereof, in said Decree, then and in that event the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all the provisions thereof.

12. WAIVER OF APPLICATION OF MARITAL PROPERTY ACT

That except as provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives, and assigns, releases unto the other all claims, demands and any interest arising under Title 8, Subtitle 2, Property Disposition in Annulment and Divorce, Maryland Annotated

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Code, Family Law Article, including but not limited to any claim to use and possession of family use, personal property, if any; any claim to marital property, if any; any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any; any claim to use and possession of the marital home, if any; any claim to the pension or retirement benefits of the other.

13. CONTROLLING LAW AND INDEPENDENT COUNSEL

That each of the parties has been fully informed as to the financial and other circumstances of the other. That the wife has had independent advice by counsel of her own selection, namely, Alan S. Forman, Esquire. The husband has had independent advice by counsel of his own selection, namely Kirk Seaman. That the parties each regard the terms of this agreement as fair and reasonable and each have signed it freely and voluntarily without relying upon any representation other than those expressly set forth herein. This agreement shall be in accordance with and controlled by the Laws of the State of Maryland.

14. MASTER'S FEES AND COURT COSTS

That the parties agree that the party filing for divorce will pay the Master's fees and courts costs.

15. DISCOVERY, WAIVER OF RIGHT TO FINANCIAL INFORMATION OF OTHER PARTY

Each party is aware and has been informed that under the law they have broad financial discovery rights of the other party's finances, including, but not limited to, sworn net worth statements, sworn interrogatories, and oral depositions under oath. The parties further acknowledge that they have been advised that they have the right to have an accountant or financial expert examine all financial records, books, and documents belonging to the other party. The parties further have been informed that they have the right to have actuaries evaluate any pensions or other similar retirement accounts. The parties have been advised and are aware of these broad and important discovery rights and by executing this Agreement agree to waive those rights.

16. ENTIRE AGREEMENT

That this agreement constitutes the entire understanding of the parties and there are no representations or warranties other than those specifically set forth herein, and this agreement shall bind the parties, their personal representatives, heirs, successors and assigns. In the event that any paragraph and/or provision of this agreement shall be held unenforceable, it is the parties' intention that all of the remaining paragraphs and/or provisions shall continue to be in full force and effect.

IN WITNESS THEREOF, the parties have hereunto set their hands and seals the day and year first above written.

Bern W. [Signature]

Russell F. Inskip [SEAL]
RUSSELL F. INSKEEP

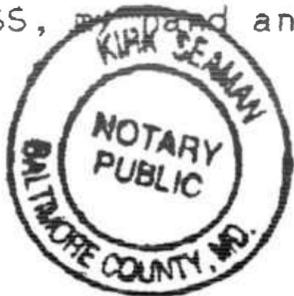
Kimberly A. Cowan

Dina L. Inskip [SEAL]
DINA L. INSKEEP

STATE OF MARYLAND, COUNTY/CITY OF Baltimore, to wit:

I HEREBY CERTIFY that on this 11th day of June, 1991, before me, the subscriber, a Notary Public in and for the aforesaid State and County/City, personally appeared RUSSELL F. INSKEEP, one of the parties to the foregoing agreement, and he did acknowledge the execution of this agreement to be his act and deed. He also made oath in due form of law that the matters and facts set forth herein with regard to the voluntary separation between the parties are true and correct, to the best of his knowledge, information and belief.

AS WITNESS, my hand and notarial seal.



Kirk Seaman
NOTARY PUBLIC 10/15/94
My Commission Expires: 3/1/93

STATE OF MARYLAND, COUNTY/CITY OF Anne Arundel, to wit:

I HEREBY CERTIFY that on this 4th day of June, 1991, before me, the subscriber, a Notary Public in and for the aforesaid State and County/City, personally appeared DINA L. INSKEEP, one of the parties to the foregoing agreement, and she did acknowledge the execution of this agreement to be her act and

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deed. She also made oath in due form of law that the matters and facts set forth herein with regard to the voluntary separation between the parties are true and correct, to the best of her knowledge, information and belief.

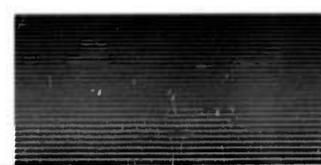
AS WITNESS, my hand and notarial seal.



Kimberly A. Cowan
NOTARY PUBLIC
My Commission Expires: ~~11/29/93~~

MY COMMISSION EXPIRES
NOVEMBER 29, 1993
KIMBERLY A. COWAN

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SHARON WALDRUP	:	IN THE
Plaintiff	:	CIRCUIT COURT
vs.	:	FOR
BRUCE A. WALDRUP	:	CARROLL COUNTY
Defendant	:	CASE NO. CV 6035

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 15th day of April, 1992, that the Plaintiff, SHARON WALDRUP, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, BRUCE ALAN WALDRUP; and

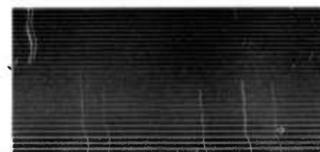
IT IS FURTHER ORDERED, that the custody of the minor children of the parties, namely, SHANNON AVERY WALDRUP (born December 8, 1986) and KAYLA ALEXIS WALDRUP (born July 21, 1988) be and the same is hereby granted to the Plaintiff with the right on the part of the Defendant to visit said children at reasonable times and under proper circumstances subject to the further Order of this Court; and

IT IS FURTHER ORDERED, that the Order of this Court dated September 20, 1988 in Case No. CV5921 relating to child support shall determine the support obligation of the Defendant; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.



 JUDGE



KIMBERLY JANE SPURGEON	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
HAROLD LESTON SPURGEON, JR.	*	CARROLL COUNTY
Defendant	*	Case No. C-91-11818 DV

* * * * *

JUDGMENT OF DIVORCE

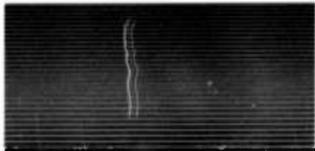
THIS CASE standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 15th day of April, 1992, that the Plaintiff, KIMBERLY JANE SPURGEON, be, and she is hereby, ABSOLUTELY DIVORCED from her husband, the Defendant, HAROLD LESTON SPURGEON, JR.; and

IT IS FURTHER ORDERED that the guardianship and custody of the minor children of the parties, GRETCHEN MARIE SCOTT, born March 22, 1982, AMANDA LYNN CACY SPURGEON, born August 27, 1983, and AUDREY LINN SPURGEON, born January 5, 1988, be and the same is hereby granted to the Plaintiff, subject to the continuing jurisdiction of this Court; and

IT IS FURTHER ORDERED that the Defendant be charged generally with the support of the minor children of the parties, subject to the further Order of this Court and subject to the following provisions of law:

- (1) If the Defendant accumulates support payment arrears



amounting to more than thirty (30) days of support, the Defendant shall be subject to earnings withholding;

(2) The Defendant is required to notify the Court within ten (10) days of any change of address or employment so long as this support order is in effect;

(3) Failure to comply with Paragraph 2, above, will subject the Defendant to a penalty not to exceed \$250.00 and may result in the Defendant's not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED that the Plaintiff be restored to her maiden name of KIMBERLY JANE SCOTT; and

IT IS FURTHER ORDERED that any open costs in this matter be and they are hereby waived.


JUDGE

b:spurgeon.jud

ROBYN SUE MEADERS

Plaintiff

v.

ROBERT ANTHONY MEADERS

Defendant

* IN THE
* CIRCUIT COURT
* FOR
* CARROLL COUNTY
* CASE NO.: C-91-11906

* * * * *

JUDGMENT OF ABSOLUTE DIVORCE

This cause standing ready for hearing and being submitted by the Plaintiff, the proceedings were read and considered by the Court:

WHEREUPON IT IS ORDERED this 15th day of April, Nineteen Hundred and Ninety-Two, that the above named Plaintiff, Robyn Sue Meaders, be and she is hereby granted an Absolute Divorce from the Defendant, Robert Anthony Meaders; and it is further,

ORDERED that the Plaintiff, Robyn Sue Meaders be awarded the use of her maiden name, ROBYN SUE HILL; and it is further,

ORDERED that both parties be denied alimony; and it is further,

ORDERED that the costs of these proceedings be and are hereby waived.

Raymond C. Beck Sr.
JUDGE

BRENDA LYNN PETRY	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
MICHAEL LEROY PETRY	*	CARROLL COUNTY
Defendant	*	Case No. C-91-11907

* * * * *

JUDGMENT OF DIVORCE

THIS CASE standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 15th day of April, 1992, that the Plaintiff, BRENDA LYNN PETRY, be, and she is hereby, ABSOLUTELY DIVORCED from her husband, the Defendant, MICHAEL LEROY PETRY; and

IT IS FURTHER ORDERED that the guardianship and custody of the minor child of the parties, KAYLA RENEE PETRY, born January 2, 1988, be and the same is hereby awarded to the Plaintiff, subject to the continuing jurisdiction of this Court; and

IT IS FURTHER ORDERED that the Defendant be charged generally with the support of the said minor child, subject to the further Order of this Court and subject to the following provisions of law:

(1) If the Defendant accumulates support payment arrears amounting to more than thirty (30) days of support, the Defendant shall be subject to earnings withholding;

(2) The Defendant is required to notify the Court within ten (10) days of any change of address or employment so long as this support order is in effect;

(3) Failure to comply with Paragraph 2, above, will subject the Defendant to a penalty not to exceed \$250.00 and may result in the Defendant's not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED that any open costs in this matter be and they are hereby waived.


JUDGE

b:petry.jud

LINDA LOU ADAMS

*

IN THE

Plaintiff

*

CIRCUIT COURT

vs.

*

FOR

RONALD LEE ADAMS

*

CARROLL COUNTY

Defendant

*

CASE NO. C-91-12153²

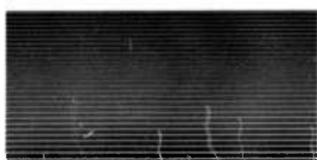
JUDGMENT OF ABSOLUTE DIVORCE

UPON consideration of the Report and Recommendation of Master filed in these proceedings, it is this 15th day of April, 1992, by the Circuit Court for Carroll County

ORDERED that the Plaintiff, LINDA LOU ADAMS, be and is hereby granted a Judgment of Absolute Divorce from the Defendant, RONALD LEE ADAMS; and it is further

ORDERED that the care, custody and control of the parties' minor children, namely, Ashley Nicole Adams, born April 6, 1984 and Benjamin Martin Adams, born October 12, 1986, be and the same is hereby granted jointly unto the Plaintiff, Linda Lou Adams, and the Defendant, Ronald Lee Adams, with primary physical custody of said children to remain with the Defendant and subject to reasonable rights of visitation on the part of the Plaintiff pursuant to the Agreement of the parties; and it is further

ORDERED that the Plaintiff shall pay to the Defendant child support in the amount of One Hundred Dollars (\$100.00) per week in accordance with the Agreement of the parties; and it is further



ORDERED:

(1) If the Plaintiff accumulates support payment arrears amount to more than thirty (30) days of support, the Plaintiff shall be subject to earnings withholding;

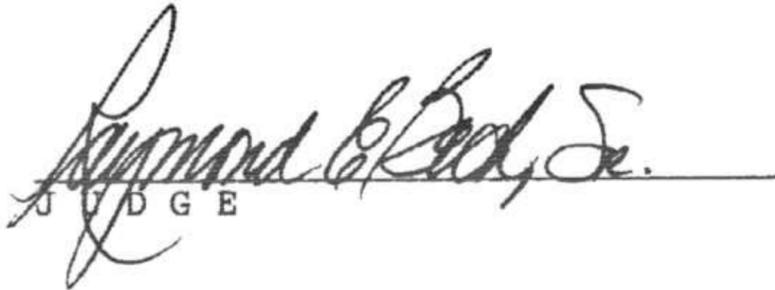
(2) The Plaintiff is required to notify the Court within ten (10) days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will subject the Plaintiff to a penalty not to exceed Two Hundred Fifty Dollars (\$250.00) and may result in the Plaintiff not receiving notice of proceedings for earnings withholding; and it is further

ORDERED that both parties be and are hereby denied alimony by virtue of their waiver thereof; and it is further

ORDERED that the pertinent parts of the Voluntary Separation and Property Settlement Agreement between the parties dated November 30, 1990, be and the same are hereby incorporated but not merged into this Judgment of Absolute Divorce; and it is further

ORDERED that the Plaintiff pay the costs of these proceedings.


J U D G E

VOLUNTARY SEPARATION
AND
PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT, made in duplicate this 30th day of November, 1990, by and between LINDA LOU ADAMS, hereinafter called "Wife", and RONALD ADAMS, hereinafter called "Husband".

EXPLANATORY STATEMENT

The parties were married by a religious ceremony on October 3, 1981 in Baltimore County, Maryland. Two children were born to the parties as a result of their marriage, namely, Ashley Nicole Adams, whose date of birth is April 6, 1984 and Benjamin Martin Adams whose date of birth is October 12, 1986. For causes arising prior hereto, the parties no longer desire to live together as man and wife, having agreed voluntarily to live separate and apart in separate places of abode without any cohabitation beginning December 1, 1990, with the purpose and intent of ending their marriage. Without waiving any ground for divorce which either party now or in the future may have against the other, the parties deem it in their best interest to enter into this Agreement pursuant to the provisions of the Family Law Article, section 8-101 of the Annotated Code of Maryland, to formalize their voluntary separation, to settle their respective property rights, the right of the parties to support, maintenance and counsel fees, and all other matters growing out of their

marital relationship.

NOW, THEREFORE, in consideration of the promises and mutual covenants of each of the parties, they do hereby covenant and agree with each other and their respective heirs, personal representatives and assigns as follows:

GROUND FOR DIVORCE

1. Nothing contained in this Agreement shall be construed as a waiver by either of the parties of any ground for divorce which either, now or in the future may have against the other, the same being hereby expressly reserved.

MARITAL RIGHTS

2. The parties, having heretofore mutually agreed to separate and voluntarily live separate and apart in separate places of abode without cohabitation beginning December 1, 1990 do hereby expressly agree to said separation. Neither of the parties shall interfere with or molest the other, nor endeavor in any way to exercise any marital control or right over the other or to have any marital relations with the other or demand any right to reside in the home of the other. Each party shall be free to go his or her own respective way as fully and to the same extent as if they never had been married.

CHILD CUSTODY AND VISITATION

3. The parties shall have joint legal custody of their minor children. The children shall reside primarily with the Husband. The Wife shall have reasonable visitation rights as follows -

a). Every other weekend from Friday evening until Sunday evening.

b). Two evenings per week; after six months one of the evenings every other week shall be overnight.

c). On alternate holidays each year, i.e., New Year's Day, Easter, Memorial Day, Independence Day, Labor day, Thanksgiving, Christmas Eve and Christmas Day. In 1990 Thanksgiving Day and Christmas Eve shall be spent with the Husband and and Christmas Day with the Wife. In every year Mother's Day shall be spent with the Wife and Father's Day with the Husband.

d). Two weeks each summer.

Each party will notify the other promptly in the case of any serious illness or injury of the child while the child is in his or her possession or custody.

ALIMONY

4. Husband and Wife waive any past, present or future right they may have to alimony.

CHILD SUPPORT

5. Subject to the continuing jurisdiction of the Court, Wife shall pay the sum of one hundred dollars (\$100.00) per week to the Husband for the care and support of the children as follows:

1). Until such time as Husband purchases the Wife's interest in the marital home as provided hereinafter, Wife shall pay fifty dollars per week in money directly to Husband and fifty dollars shall be deducted each week from the price Husband is to

pay to Wife for purchase of the marital home.

LIFE AND HEALTH INSURANCE

6. Each party will keep in effect the current insurance policy on his or her life and retain the children as the primary beneficiaries of said policy with the other spouse as trustee until such time as the child marries or reaches the age of majority. Each party will keep in effect his or her current health insurance coverage of the minor children of the parties or such approximately equivalent coverage as is provided by their respective employers until such time as each child marries or reaches the age of majority. Each party shall pay one-half of all medical and dental bills not covered by insurance.

DISPOSITION OF THE FAMILY HOME

7. The parties own as tenants by the entireties, the marital residence located at 18407 Gunpowder Road in Baltimore County, Maryland which property has been jointly maintained and used by the parties throughout their marriage as the family home. The husband shall have sole, undisturbed use and possession of the marital residence for three years from the date hereof. At the conclusion of the three years Wife shall transfer to Husband all her right, title and interest in said property for the sum of fifty-two thousand and five hundred dollars (\$52,500.00). Said purchase price shall be adjusted as set forth in paragraph five above, entitled Child Support.

If Husband is unable or unwilling to purchase the home

at the end of three years the home shall be placed for sale with a licensed real estate agent at the reasonable market price of the house. The proceeds of any sale of the home, after all expenses of the sale have been paid, and after the Husband is paid the sum owed for Child Support pursuant to paragraph five, hereinabove, shall be divided evenly between the parties.

DISPOSITION OF PERSONAL PROPERTY

8. The following shall be in final settlement and discharge of all property rights or personal rights of each party against the other and his or her estate, including the right to administer thereon, arising out of the marriage relation. The provisions of this agreement and settlement are not subject to any court modification:

a). The parties' household furniture, equipment, ornaments, linens, china, flatware, and other household chattels shall be divided as set forth in Exhibit A, attached hereto.

b). Husband hereby transfers and assigns to wife all of his right, title and interest in the 1990 Pontiac Grand Am automobile currently titled in Wife's name. Wife hereby transfers and assigns to husband all of her right, title and interest in the 1985 Chevrolet Cavalier currently titled in Husband's name.

c). Each party shall retain as his or her sole and separate property, any personal property, furniture, savings or checking

accounts, and all other assets of any kind or description which are in his or her own name or in his or her possession.

COUNSEL FEES AND COURT COSTS

9. Each party shall pay his or her own attorney's fee and legal costs incident to their separation and divorce.

DEBTS AND INDIVIDUAL CREDIT

10. There are no outstanding joint debts except the following:

Maryland National Bank - a personal line of credit

VISA - a credit card account.

Wife currently has an outstanding auto loan from her father in her name only for purchase of the 1990 Pontiac Grand Am.

Wife and husband acknowledge that they have incurred no debts not disclosed herein for which the other might be liable. In consideration therefore and as an inducement to sign this agreement, Husband agrees to pay the above listed debt to Maryland National Bank and Wife agrees to pay the above listed debts to VISA and the auto loan from her father. Each party shall assume all responsibility for debts contracted by himself or herself, and each shall hold and save the other harmless from any and all liability therefor. Husband and wife covenant and agree that they will not pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name of or on behalf of each other and as to any debts or obligations incurred or contracted by them either before or after

the date of this agreement or as a consequence of this agreement, each will be responsible for his or her own debt or liability and shall save and hold the other harmless, and indemnify the other for any such debts or obligations.

PENSIONS

11. Each of the parties has a retirement pension plan through his or her respective employer. Each hereby waives any right he or she might have in said pension plan of the other.

MUTUAL RELEASE

12. Except as herein provided, the parties hereto shall and do hereby mutually release and forever discharge each other from any and all actions, suits, debts, claims, demands and obligations whatsoever, both in law and in equity, which either of them ever has, now has or may hereafter have against the other, by reason of any matter or cause up to the date of this Agreement, it being the intention of the parties that this Agreement embody all rights and obligations between them.

INCORPORATION OF AGREEMENT IN DIVORCE DECREE

13. If either party shall hereafter obtain a final decree of divorce against the other, this Agreement and the provisions hereof shall, by reference or otherwise, be incorporated, but not merged, into said decree and the party obtaining such decree of divorce, shall not incorporate, attempt or cause to be incorporated, any provision in such decree contrary to or at

variance with the terms of this Agreement, nor will either party attempt to enforce any decree or judgment which is contrary or at variance with the provisions hereof. In the event the Court shall fail or decline to incorporate this Agreement, or any of its provisions in said decree, then and in that event, the parties, for themselves, their heirs, personal representatives and assigns, agree that nevertheless they will abide by and carry out all of the provisions hereof, except any of those directly contrary to any Court decree.

FAIRNESS OF AGREEMENT

14. Each party to this Agreement has had the opportunity to have the provisions of the Agreement and their legal effect fully explained to them by their respective counsel. Each party affirms and acknowledges that the legal and practical effect of this Agreement has been fully explained to them and they acknowledge that it is a fair agreement and is not the result of fraud, duress, or undue influence exercised by either party upon the other or by any other person. This Agreement contains the entire understanding of the parties. There are no representations, promises, warranties, covenants or undertakings other than those expressly set forth herein.

WAIVER OF TERMS

15. The failure of either party to insist, in any one or more instances, upon a strict performance of any of the covenants or provisions of this Agreement shall not be construed as a

waiver or relinquishment for the future of such covenant or provision, the same remaining in full force and effect.

FURTHER ASSURANCES

16. Each of the parties will execute, acknowledge and deliver to the other, any and all papers, documents, instruments and writings that may be necessary or reasonably required to effectuate the objects and purposes of this Agreement.

CONTROLLING LAW

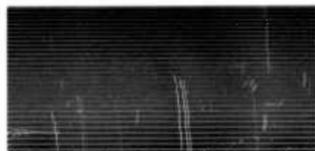
17. This Agreement shall be interpreted in accordance with and controlled by the laws of the State of Maryland.

WITNESS the hands and seals of the parties hereto.

TEST:

[Signature]
WITNESS
[Signature]
WITNESS

[Signature]
LINDA LOU ADAMS
[Signature]
RONALD LEE ADAMS



Carole

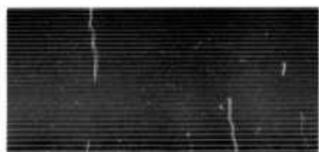
STATE OF MARYLAND, COUNTY OF BALTIMORE, to wit:

I HEREBY CERTIFY that on this 30th day of November, 1990, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared LINDA LOU ADAMS, one of the parties named in the above Agreement, and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be her act.

AS WITNESS my hand and Notarial Seal.

[Handwritten Signature]
NOTARY PUBLIC

My Commission expires: 8/1/92



VOLUNTARY SEPARATION

AND

PROPERTY SETTLEMENT AGREEMENT

PERSONAL PROPERTY DIVISION

To Ronald Adams

bedroom set
big TV
radio - living room
table - kitchen
rocking chair
2 - VCR's

recliner
sofa
desk
microwave
stove
refrigerator
mixer
grill
dehumidifier
lawn mower
washer
dryer
freezer

To Linda Lou Adams

portable TV
vanity
radio - bedroom
food processor
piano
living room furniture
(play pen)
coffee table
end tables

KARI E. COTE	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
ROBERT J. COTE	*	CARROLL COUNTY
Defendant	*	CASE NO. C-91-12214
* * * * *		

JUDGMENT OF ABSOLUTE DIVORCE

UPON consideration of the Report and Recommendation of Master filed in these proceedings, it is this 15th day of April, 1992, by the Circuit Court for Carroll County

ORDERED that the Plaintiff, Kari E. Cote, be and is hereby granted a Judgment of Absolute Divorce from the Defendant, Robert J. Cote; and it is further

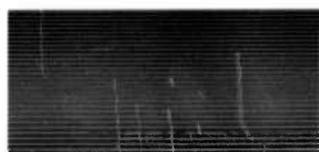
ORDERED that both parties be denied alimony by virtue of their waiver thereof; and it is further

ORDERED that the pertinent parts of the Voluntary Separation Agreement between the parties dated June 20, 1990, be and the same are hereby incorporated, but not merged, into this Judgment of Absolute Divorce; and it is further

ORDERED that the parties shall equally divide the costs of these proceedings, including the Master's fee.

Raymond Beck, Jr.

J U D G E



VOLUNTARY SEPARATION AGREEMENT

THIS AGREEMENT, made this 20th day of June, 1990, by and between KARI E. COTE (hereinafter referred to as "Wife") and ROBERT J. COTE (hereinafter referred to as "Husband").

Statement

The parties were married by religious ceremony in Baltimore County, Maryland, on November 11, 1988. That no children were born to the parties as a result of the marriage. The parties have mutually and voluntarily agreed to separate and to live separate and apart, without cohabitation. The parties intend that this Agreement shall evidence their agreement to separate and thereafter live separate and apart with the intention of ending their marriage and shall finally determine all questions of property rights, maintenance, support, alimony, and other rights of each party growing out of their marriage relation or otherwise, without regard to whether or not any decree of divorce may be obtained by either party.

1. VOLUNTARY SEPARATION Husband and Wife have voluntarily agreed to hereafter live separate and apart, without any cohabitation, with the intent of ending their marriage, and that each will be free from any control, authority, restraint or interference, direct or indirect, by the other, and each shall reside separate and or apart from the other at such place or places as he or she might elect.

2. ALIMONY In consideration of the terms and conditions hereof, Husband and Wife hereby waive, release and renounce any claim which he or she has or might hereafter have against the other for alimony, maintenance and support.



3. REAL PROPERTY The parties rent property and improvements thereon known as 1110 S. Main Street, Hampstead, Maryland 21074, (hereinafter "property"). During the marriage, the parties resided in this Property. The following disposition shall be made of said Property:

Husband shall vacate the property on or before August 14, 1990 and shall execute such documents as are required to remove his name from the lease. Prior to Husband's departure from the property, he shall pay the following expenses for the property: rent, Husband's long distance calls, one half (1/2) of the charge for Home Team Sports. Prior to Husband's departure, Wife shall pay the following expenses for the property: oil, phone, BG&E, cable, P. O. Box, insurance on the property and personal property. In the event Husband vacates the property having paid the rent in advance, Wife shall reimburse Husband \$10.00 per day for each day after Husband has vacated the premises with rent paid in advance by him. After Husband's departure from the property, Wife shall be solely responsible to pay the rent and other expenses of the Property, including but not limited to, water and utility bills, telephone bills, and insurance premiums on the Property and contents. Wife shall hold and save Husband harmless from the expenses which she covenants to pay herein, and shall indemnify Husband from any liability therefor. Wife shall hold the Property as her sole and exclusive property, free and clear of any interest of Husband.

4. TANGIBLE PERSONAL PROPERTY The parties do hereby make the following division and settlement of their personal property:

(a) Husband shall receive as his sole and separate property all items listed on Exhibit One attached to this Agreement and made a part hereof. Said property shall be removed by Husband from the property within sixty (60) days of the execution of this Agreement. Any tangible personal property belonging to Husband that is not removed from leased premises within the aforesaid sixty (60) days shall then become the sole and separate property of the Wife. That in the event the Husband or his agents shall cause any damage to said leased premises while moving out said Tangible Personal Property, then Husband shall be responsible for such damages.

(b) Other than the personal property dispositions in this paragraph herein contained, the parties have divided between them, to their mutual satisfaction, the personal effects, household furniture and furnishings, and all other articles of tangible personal property which have heretofore been used by them individually or in common, neither party will make any claim to any such items which are now in the possession or under the control of the other.

5. INTANGIBLE PERSONAL PROPERTY The parties do hereby make the following division and settlement of their intangible property:

a) Husband shall receive as his sole and separate property

all accounts listed on Exhibit Two attached to this Agreement and made a part hereof;

b) Other than the intangible personal property dispositions in this Paragraph herein contained, Husband and Wife shall retain as their sole and separate property all securities, insurance policies, bonds, stocks, individual retirement accounts and bank accounts and all other intangible personal property presently titled or registered in his or her name individually.

6. OTHER PROPERTY Except as otherwise provided herein, each party shall retain as his or her sole and separate property all properties and assets which either of them now own or may hereafter acquire and said property shall be expressly excluded from the provisions and operations of the Annotated Code of Maryland, Family Law Article, Section 8-201, et seq., known as "Property Disposition in Divorce and Annulment".

7. COUNSEL FEES Each party hereby waives the right to assert any claim against the other party for counsel fees and for legal services rendered to him or her at any time in the past or present. Husband and Wife shall each pay one half (1/2) of all court costs for any divorce suit filed by either party, including Master's fees, if any.

8. MUTUAL RELEASE Subject to and except for the provisions of this Agreement, each party has released and discharged and by this Agreement does for himself or herself, and his or her heirs, legal representatives, executors, administrators and assigns, release and discharge the other of

and from all causes of action, claims, rights or demands, whatsoever in law or equity, which either of the parties ever had or now has against the other, except any and all cause or causes of action for divorce by reason of the voluntary separation under this Agreement. Except as herein otherwise specifically provided, Husband and Wife each covenants and agrees that any and all property, real, personal, or mixed, all marital property, and any and all interest and powers now belonging to or hereafter devolving upon or acquired by either of the parties hereto which would otherwise be subject to dower, curtesy, rights of inheritance, or other marital rights of the other party, specifically including all claims, demands and interest arising under or from the provisions and operations of the Annotated Code of Maryland, Family Law Article, Section 8-201, et seq., known as "Property Disposition in Divorce and Annulment", shall be held by such party as his or her sole and separate property, wholly free and discharged from any rights therein of the other of said parties or anyone claiming through the other of said parties, and each party hereto shall have full power to convey, assign, charge and make testamentary or other disposition of his or her property, rights or powers, whether now owned or hereafter acquired, as if unmarried, and neither party will at any time claim any right, title or interest of any kind in any of the property or rights of the other as husband, widower, wife, widow, heir, next-of-kin, administrator, executor, executrix, or in any other capacity whatsoever, each party hereto hereby releasing,

discharging, and renouncing all such right, title and interest which either might claim by way of dower, curtesy or distributive share as surviving husband or wife under the law of any State or jurisdiction in all real, personal and mixed property now owned or hereafter acquired by either of said parties. Except to the extent of liabilities and charges herein expressly provided for, neither party shall incur any liability on behalf of the other or make any charge against any account on which the other is liable.

Each of the parties hereby expressly waives any legal right either may have under any federal or state law as a spouse to participate as a payee or beneficiary under any interest the other may have in any pension plan, profit sharing plan or any other form of retirement or deferred income plan including, but not limited to, the right either of them may have to receive any benefits in the form of a lump sum death benefit, joint and survivor annuity or pre-retirement survivor annuity and each of the parties hereby expressly consents to any election made by the other, now or in the future, with respect to the recipient and the form of payment of any benefit upon retirement or death under any such pension plan, profit sharing plan or other form of retirement or deferred income plan.

9. DEBTS Each party warrants that there are no joint debts. Each party hereby holds harmless and agrees to indemnify the other for all liabilities which may accrue against the other as a result of his/her failure to pay their individual debts as they become due.

10. INDEPENDENT COUNSEL AND DISCLOSURE OF ASSETS Each of the parties hereby mutually agrees that, in entering into this Agreement, each party has done so upon the advice of counsel of his or her own independent selection, and with full knowledge of the value and character of all property owned by the parties as disclosed by each party to the other, and their respective rights therein, and without any duress or coercion on the part of the other, and freely and voluntarily for the purpose and with the intent of finally settling and determining all of the respective claims, obligations and property rights of the parties hereto. Each party acknowledges that they regard the terms of this Agreement as fair and reasonable.

11. INCORPORATION IN DECREE With the approval of any Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this Agreement shall be incorporated in any decree of absolute divorce which may be passed by said Court. In the event the Court shall fail or decline to incorporate this Agreement, or any provision thereof, in said decree, then and in that event, the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions hereof. It is further agreed that regardless of whether said Agreement or any part thereof is incorporated in any such decree, the same shall not be merged in said decree, but said Agreement and all the terms thereof shall continue to be binding upon the parties and their respective

heirs, personal representatives and assigns.

12. SUPPLEMENTAL INSTRUMENTS Each of the parties hereby covenant and agree to execute such deed or other instruments or documents as may from time to time be necessary or convenient to effectuate the provisions of this Agreement, or to enable the other party or the heirs, executors, administrators, assigns or agents of such other party to hold, deal with, or dispose of any real or personal property owned by the other in the same manner as if the parties hereto had never been married.

13. MODIFICATION OR WAIVER No modification or waiver by the parties of any of the terms of this Agreement shall be valid unless in writing and executed with the same formality as this Agreement. No waiver or breach or default hereunder shall be deemed a waiver of any subsequent breach or default.

14. NO JUDICIAL MODIFICATION The parties agree that the provisions of this Agreement, including but not limited to those relating to alimony, property rights and personal rights between Husband and Wife are not subject to any court modification.

15. PARTIES BOUND This Agreement, except as otherwise expressly provided, shall be binding upon the parties hereto, their heirs, personal representatives and assigns.

16. SEVERABILITY If any provision of this Agreement is invalid under the laws of Maryland, such invalidity shall not invalidate the entire Agreement, but in such event, this Agreement shall be construed as if not containing the particular

provision or provisions held to be invalid, and the rights and obligations of the parties shall be construed and enforced accordingly.

17. INTEGRATION CLAUSE This Agreement contains the entire understanding of the parties and there are no representations, warranties, covenants or undertakings other than those expressly set forth in this Agreement.

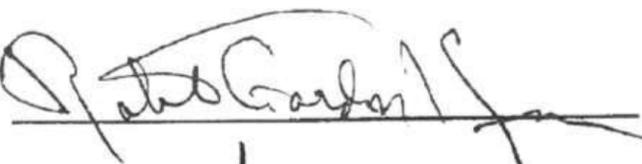
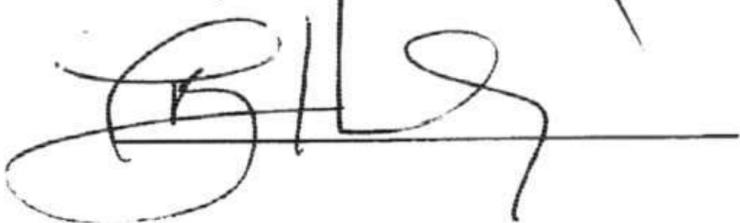
18. INTERPRETATION This Agreement is made and executed in the State of Maryland, and the validity, construction, meaning and effect hereof shall be governed and determined by the laws of the State of Maryland.

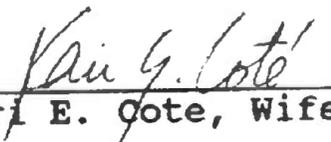
19. CAPTIONS The captions at the beginning of each of the paragraphs of this Agreement are inserted only as a matter of convenience, and are in no way intended to be a substantive part hereof, or to define, limit, affect or supplement any provision of this Agreement.

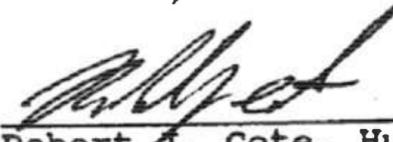
20. DUPLICATE ORIGINALS The parties hereto have hereunder set their hands and seals to five (5) counterparts of this Agreement, each of which shall constitute an original.

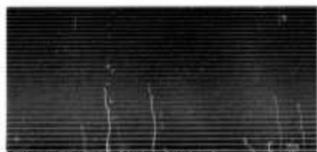
IN WITNESS WHEREOF, the parties hereto have set their hands and affixed their seals the day and year first above written.

WITNESS:

 (Seal)
Kari E. Cote, Wife

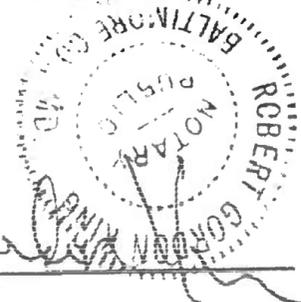
 (Seal)
Robert J. Cote, Husband



State of Maryland, ~~City~~/County of Baltimore, to Wit:

I HEREBY CERTIFY that on this 20th day of June, 1990, before me, the subscriber, a Notary Public of the State of Maryland, in and for _____ City/County, personally appeared KARI E. COTE and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated, and acknowledged said Agreement to be her act.

AS WITNESS, my hand and Notarial Seal.



Robert Gordon
Notary Public

My Commission Expires: 6/1/93

State of Maryland, City/County of Baltimore, to Wit:

I HEREBY CERTIFY that on this 26th day of June, 1987, before me, the subscriber, a Notary Public of the State of Maryland, in and for Baltimore City/County, personally appeared ROBERT J. COTE and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated, and acknowledged said Agreement to be her act.

AS WITNESS, my hand and Notarial Seal.



Beth Ann Bernhardt
Notary Public

My Commission Expires: 11/8/93

EXHIBIT TWO

Certificate of Account #
1st National Bank Account 173-2398-1
1st National Bank Account 173-2398-1 5-1

1989 Federal and State Income Tax Refund
(Husband shall be responsible for the \$60.00 charge for
preparation of the Return)

Exhibit 11

ONQ

~~ATTACHMENT A~~

ROBERT COTE

2 White lamps
Patriots chair
Oak stool
Ceiling fan - brown
Refrigerator
Stove
Big coffee pot
Breakfast nook furniture
Dining Room set
G.F. clock
Antique sewing machine
Gumball machine
5 drawer dresser
6 drawer dresser
2 nightstands
Dehumidifier
Radio Shack television
2 mirrors
Kenmore Vac
Sports room couch
Sports paraphenalia belonging to Husband
Double bed
Sports room chair
Maglite pots
Carving knives
VCR
Electric knife
Hunting scene mirror
Clothing and personal effects

The right to:

All food
1 Honda 750 F
1 Honda 500 Shadow
1 Kawasaki Waverunner
All double bed coverings
All Mindy toys and effects
Duck scene pictures (3)

DANIEL E. SHARP

Plaintiff

vs.

WANDA LEE SHARP

Defendant

*
*
*
*
*
*
*
*
*

IN THE

CIRCUIT COURT

FOR

CARROLL COUNTY

Case No. C-91-12217

JUDGMENT OF ABSOLUTE DIVORCE

Upon consideration of the Report and Recommendation of the Master filed in this case, IT IS this 15th day of April, 1992, ORDERED, by the Circuit Court for Carroll County that a Judgment of Absolute Divorce be and his hereby granted in favor of the Plaintiff, Daniel E. Sharp, against the Defendant, Wanda Lee Sharp; and

IT IS FURTHER ORDERED, that the Separation Agreement entered between the parties on October 8, 1991, is incorporated, but not merged, into this Judgment as if said Agreement were fully set forth herein; and pursuant to said Agreement

IT IS FURTHER ORDERED, that the Plaintiff shall pay all costs as assessed by the Court.

Raymond E. Beck, Jr.
JUDGE

RECEIVED IN
CIRCUIT COURT
CARROLL CO., MD
APR 15 11 29 AM '92
LARRY W. SHIFLEY
CLERK

THIS AGREEMENT, Made this 8th day of October, 1991,

by and between DANIEL EUGENE SHARP, hereinafter called "Husband" party of the first part, and WANDA LEE SHARP, hereinafter called "Wife", party of the second part.

EXPLANATORY STATEMENT

WHEREAS, the parties were married on October 26, 1973 in Monkton, Maryland by a religious ceremony. There was one child born as a result of said marriage, namely ANN MARIE SHARP, born November 8, 1970 and said child is emancipated.

WHEREAS, on August 16, 1991, the parties agreed voluntarily to live separate and apart without any cohabitation, and on said date they did in fact voluntarily separate and they have been living apart ever since in separate places of abode. They now desire to enter into an agreement to formalize said agreement of voluntary separation and to settle their respective property rights.

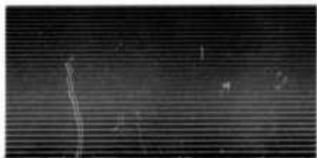
NOW, THEREFORE, in consideration of the premises and the mutual covenants of each of the parties, they do hereby covenant and agree with each other and their respective heirs, personal representatives and assigns as follows:

1. The parties, having heretofore mutually agreed to separate and voluntarily live separate and apart in separate places of abode without any cohabitation and having done so since August 16, 1991, do hereby expressly agree to continue to do so. Neither of the parties shall interfere with nor molest the other, nor endeavor in any way to exercise any marital control or right over the other or to have any marital relations with the other or to exert or demand any right to reside in the home of the other. Each party

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DES



shall be free to go his or her own respective way as fully and to the same extent as if they had never been joined in matrimony.

2. The parties agree that all clothing, personal effects and other property solely adapted to her use, belonging to the Wife and presently in her possession, shall be her sole and separate property, free and clear of any claim thereto by the Husband.

3. The parties agree that all clothing, personal effects and other property solely adapted to his use, and belonging to the Husband and presently in his possession, shall be his sole and separate property, free and clear of any claim thereto by the Wife.

D.E.S.
4. The parties have agreed to a division of all furniture, furnishings, appliances, china, linens, ornaments and all other household items located within the marital home. All such property located within the marital home shall be the sole property of the Husband with the exception of all those items listed on Schedule ONE attached hereto, which shall be the sole property of the Wife. The parties agree to physically separate said personal property in accordance therewith, and when so separated and in the respective spouse's possession, each shall be the sole owner of that personal property in their respective possession, with no claim of the other thereto.

Husband agrees to be solely responsible for and pay the outstanding loan against said furnishings to Associate Finance, and to hold Wife harmless thereon.

5. Wife in consideration of the parties' agreement to live separate and apart, and other considerations mentioned hereafter agrees, at the time of the signing of this Agreement, by such documents as may be necessary, and at Husband's own cost and expense, to convey unto Husband all of her right,

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D.E.S.

title and interest in and to the marital home now owned by them as tenants by the entireties, in fee simple, and known as 609 Barnes Avenue, Westminster, Carroll County, Maryland 21157. Husband shall assume and pay, in accordance with its terms, the existing first mortgage presently held by Greenwich Capital Finance, Inc., and the existing Home Equity Loan (second mortgage with Carroll County Bank, and he shall indemnify and hold Wife harmless from any and all liability in connection with said mortgage(s). Wife hereby assigns to Husband her interest in the escrow account pertaining to the family home which is held by the first mortgagee. Wife shall transfer and convey to Husband, without adjustment for premiums, insurance policies in force at the date of this Agreement with respect to the family home and its contents. Wife further agrees to return to Husband all keys to 609 Barnes Avenue in her possession, custody and control. All expenses incident to the conveyance of the family home to Husband, including, but not limited to, documentary stamps, recording charges and transfer taxes, if any, shall be paid by Husband. From and after the date of this Agreement, Husband shall be solely liable for all taxes, insurance premiums, future payments on account of the mortgage(s) and all other expenses that may hereafter become due with respect to the family home, and Wife shall have no further liability therefor. There shall be no proration of property taxes for the current fiscal year, or for any prior year, which have heretofore become due and have been paid, though they may, to some extent, cover the period from the date of this Agreement through the end of the current fiscal year or some future fiscal year. Should Husband default in the payments due on the mortgage(s) covering the family home and should Wife suffer loss or damage as a result of said default, Husband agrees to hold Wife harmless and to indemnify Wife for any such loss or damage.

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Husband also agrees to be solely responsible for and pay, in accordance with its terms, the original loan the parties received from Husband's cousin and employer, in the amount of \$10,000.00, to cover the down payment for said marital home. Said loan has a present balance of approximately \$6,100.00 payable at \$195.20 per month.

6. Each party shall, from the date of this Agreement, be responsible for his and her own medical expenses and medical insurance coverage, and neither party, nor his or her heirs, or assigns, shall have the right to demand contribution or indemnification from the other on account of medical, dental, doctor or other health related expenses.

D.R.S.
7. That the 1989 Nissan Stanza automobile shall be the sole and separate property of the Wife, free and clear of any claim thereto by the Husband, who hereby transfers, assigns and releases unto the Wife all of his right, title and interest therein and shall, immediately upon request by the Wife, execute all documents necessary to vest sole title of record thereto in the said Wife. Wife agrees to be solely responsible for any lien against said vehicle (Carroll County Bank).

That the 1988 Toyota pick-up truck shall be the sole and separate property of the Husband, free and clear of any claim thereto by the Wife, who hereby transfers, assigns and releases to the Husband all of her right, title and interest therein and who shall, immediately upon request by the Husband, execute all documents necessary to vest sole title of record thereto in the Husband. Husband agrees to be solely responsible for any lien against said vehicle (Carroll County Bank).

8. Wife, in consideration of all the terms of this Agreement which inure to her benefit and the parties' agreement to live separate and apart, waives and releases Husband from any obligation to pay her any sum, whether

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past, present or future for temporary or permanent alimony. The parties covenant and agree that the provisions of this Paragraph 8 shall not be subject to any court modification.

9. Husband, in consideration of all the terms of this Agreement which inure to his benefit and the parties' agreement to live separate and apart, waives and releases Wife from any obligation to pay him any sum, whether past, present or future for temporary or permanent alimony, The parties covenant and agree that the provisions of this Paragraph 9 shall not be subject to any court modification.

10. The parties agree that they shall pay their own counsel fees for all legal services rendered or to be rendered to them with regard to the preparation of this Agreement or Divorce. Wife hereby releases Husband from any further obligation to pay any counsel fees for her or on her behalf in connection with this matter or any matter or thing whatsoever.

11. The parties hereto agree that in any divorce proceedings which hereafter may be instituted by either of the parties, that the Husband will pay the Court Costs for same, including the cost of the Examiner-Master in the State of Maryland.

12. Each of the parties hereby expressly waives any legal right either may have under any Federal or State law as a spouse to participate as a payee or beneficiary under any interests the other may have in any pension plan, profit-sharing plan, or any other form of retirement or deferred income plan including, but not limited to, the right either spouse may have to receive any benefit, in the form of a lump-sum death benefit, joint or survivor annuity, or pre-retirement survivor annuity pursuant to any State or Federal law, and each of the parties hereby expressly consents to any election made by the other, now or at any time hereafter, with respect to

D.E.S.
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the recipient and the form of payment of any benefit upon retirement or death under any such pension plan, profit-sharing plan, or other form of retirement or deferred income plan. Each party shall, within (5) days of the request by the other party, execute such documents as may be necessary in order to effectuate the purposes of this provision, including but not limited to a waiver of rights to any annuity of benefits and a consent to any election or beneficiary designation.

D.E.S.

13. Except as specifically provided for in this Agreement, all personal property (including but not limited to securities, bonds, stocks, notes, bank accounts, Keogh plans, retirement plans, pension plans, profit sharing plans, individual retirement accounts, deferred compensation, credit union accounts, coin collections, guns, annuities, life insurance policies, certificates of deposit and automobiles) now in possession of either party or titled in the name of either party, alone or with others, shall be and remain the property of the party in possession thereof or in whose name the property is titled and the other party does hereby waive all right, title and interest that he or she may have in such property.

14. Each party shall be responsible for all debt in their own name and that except as may be otherwise provided herein, neither of the parties has heretofore incurred any debt of obligation for which the other, or the estate of the other, is or may be liable, and neither party shall hereafter pledge the credit of the other or incur any debt or obligation for which the other or the estate of the other may be liable.

15. Except for the right, which each of the parties hereby respectively reserves, to assert as a ground for divorce any cause or ground which either of them may now or hereafter have against the other, and except for the rights provided in this Agreement, the parties for themselves and

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O.K.S.

their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns, all claims, demands, accounts, and causes of action which either of them may have against the other or against his or her property, whether arising out of the marriage or otherwise, including but not limited to any claim arising under Annotated Code of Maryland, Family Law, Title 8, Subtitle 2, 8-201 through 8-213, or any amendments thereto, any claim against the other or against his or her property by virtue of any future change in the residence or domicile of either of the parties or any future change in the situs of any property of either of the parties, and any claim against the other or against his or her property by virtue of any future change of any law of this or any other state subsequent to the execution of this Agreement concerning marital rights or property rights, which said change results from legislative enactment or judicial announcements, and they do hereby further mutually release, waive, surrender and assign to each other, his or her heirs, personal representatives and assigns all the right, title, interest and claim which said parties might now have or which they may hereafter have as the husband, wife, widower, widow or next of kin, successor or otherwise, in and to any property, real or personal, that either of said parties may now own or may hereafter acquire, or in and to any marital or property rights which either may now or hereafter have or acquire, or in respect of which either of said parties has or may hereafter have any right, title, claim or interest, direct or indirect, including any rights of dower, community or marital property, statutory thirds, halves, or legal shares and widow's or widower's rights, or to participate in any way in the enjoyment or distribution of any real or personal estate of which the other may be

possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

16. The parties do hereby consent and agree to perform all acts, including but not limited to the filing of petitions and motions, for the purpose of jointly requesting the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may hereafter be instituted to incorporate and adopt this Agreement in any decree of absolute divorce which may be passed by said court. In the event that the court shall fail or decline to incorporate this Agreement, or any provision thereof in said decree, then and in that event the parties for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions hereof. It is further agreed that regardless of whether this Agreement or any part thereof is incorporated in any such decree, the same shall not be merged in said decree, but said Agreement and all terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives and assigns.

17. The parties hereto declare that it is their intention to settle finally, in accordance with the provisions of Title 8, Subtitle 1, 8-101 of the Annotated Code of Maryland any and all claims of any nature whatsoever which the parties might have each against the other as a result of their marriage; that they fully understand all of the terms and conditions of this Agreement; that all of the foregoing is a fair and equitable settlement of all rights and claims whatsoever that they each may have against the other; that the parties have entered into this Agreement with full knowledge of the income, property and assets of one another; that no representation,

warranties, assurances or promises have been made by either party to the other as an inducement to enter into this Agreement other than those herein set forth; that this Agreement contains all of the terms and conditions of the contract between the parties; that there shall be no modification of this Agreement or waiver of any provision thereof or right thereunder except by a written instrument duly executed by both parties; the parties hereby acknowledge that Robert G. Carr, Esquire, has provided legal representation and advice to Husband in connection with the parties' separation and the drafting of this Agreement. Wife expressly acknowledges that she has been advised and afforded every opportunity to obtain independent counsel of her own selection in connection with this Agreement, so that she may have her own attorney answer any questions which she may have. Wife further acknowledges that Robert G. Carr has neither represented Wife nor provided her with any legal advice in connection with the terms or operating effects of this Agreement. Wife further acknowledges that her decision to execute this Agreement without her own attorney is made freely and voluntarily; that each party hereto has signed this Agreement freely and voluntarily, and intending thereby that this Agreement shall benefit and be binding upon the parties hereto, his and her respective personal representatives, heirs, legatees, devisees, distributees and assigns and all persons claiming by or through them or any of them.

18. This Agreement shall be construed in accordance with the laws of the State of Maryland.

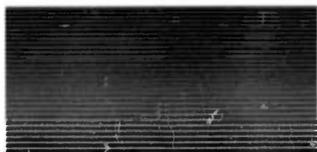
IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals this day and year first above written.

ROBERT G. CARR
ATTORNEY AT LAW
SUITE 302
ALEX BROWN BUILDING
102 W. PENNSYLVANIA AVE.
TOWSON, MARYLAND 21204

WITNESS: (as to Husband)

Robert G. Carr

Daniel Eugene Sharp (SEAL)
DANIEL EUGENE SHARP



WITNESS: (as to Wife)

Vicki G. Fowler Wanda Lee Sharp (SEAL)
WANDA LEE SHARP

STATE OF MARYLAND, COUNTY OF BALTIMORE, to wit:

I HEREBY CERTIFY that on this 24th day of September, 1991, before me, the subscriber, a Notary Public of the State of Maryland in and for the jurisdiction aforesaid, personally appeared DANIEL EUGENE SHARP, one of the parties to the above instrument, and he made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the mutual voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be his act.

AS WITNESS my hand and Notarial Seal.

Catherine E. Bowser
Notary Public



My Commission Expires: 12/1/91

STATE OF MARYLAND, COUNTY OF Carroll, to wit:

I HEREBY CERTIFY that on this 8th day of October, 1991, before me, the subscriber, a Notary Public of the State of Maryland in and for the jurisdiction aforesaid, personally appeared WANDA LEE SHARP, one of the parties to the above instrument, and she made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the mutual voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be her act.

AS WITNESS my hand and Notarial Seal.

M. Carol Link
Notary Public

My Commission Expires:

M. CAROL LINK
NOTARY PUBLIC STATE OF MARYLAND
My Commission Expires June 27, 1995

ROBERT G. CARR
ATTORNEY AT LAW
SUITE 302
ALEX BROWN BUILDING
102 W. PENNSYLVANIA AVE.
TOWSON, MARYLAND 21204

KEVIN M. MILES : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
DEANNA KIMBERLY MILES : CARROLL COUNTY
Defendant : CASE NO. CV 6131

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 15th day of April, 1992, that the Plaintiff, KEVIN M. MILES, be and he is hereby ABSOLUTELY DIVORCED from his wife, the Defendant, DEANNA KIMBERLY MILES; and

IT IS FURTHER ORDERED, that the custody of the older child, SUNSHINE MARIA MILES (born October 26, 1983) be and the same is hereby granted to the Defendant and that the custody of the other child, LINDSAY LOUISE MILES (born August 10, 1987) be and the same is hereby granted to the Plaintiff, each having reasonable rights of visitation with the child in the custody of the other; and

IT IS FURTHER ORDERED, that both parties are hereby charged generally with the support of said minor children; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated December 21, 1988 and filed in this case be and the same is hereby incorporated herein but not merged herewith; and

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IT IS FURTHER ORDERED, that the Plaintiff pay
the costs of this proceeding.

Richard R. Bunn

JUDGE

VOLUNTARY SEPARATION AND
PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT, made this 21st day of DECEMBER, 1988,
by and between DEANNA KIMBERLY MILES, hereinafter referred to as
"wife", and KEVIN M. MILES, hereinafter referred to as "husband":

W I T N E S S E T H:

WHEREAS, the parties hereto are now Husband and Wife
having been legally married by a civil ceremony on the 20th day of
September, 1986, in the State of Maryland, County of Carroll; and,

WHEREAS, as a result of the said marriage, there was one
child born, namely: LINDSAY LOUISE MILES, born August 10th, 1987;
and, one other child named, SUNSHINE MARIA MILES, born to the wife
on October 26, 1983; and adopted by the husband subsequent to the
parties marriage; and,

WHEREAS, certain irreconcilable differences have arisen
between the parties, for which they have mutually and voluntarily
consented to live separate and apart, and have lived separate and
apart since the 1st day of August, 1988, and further that there
is no reasonable expectation of a reconciliation between them, and
the said parties do hereby consent and agree from the date of this
Agreement to continue to live separate and apart from each other
during their natural lives; and,

WHEREAS, the parties hereto desire to settle and agree
upon their mutual, respective and joint property rights and
interests, including but not limited to the equitable division of
assets and the provision of support and maintenance of the minor
children of the parties and to settle other rights and obligations
arising out of the marital relationship, and to that end, this
Agreement is executed and delivered.

NOW, THEREFORE, in consideration of the promises, mutual
covenants and agreements contained herein and to accomplish the
ends sought, both parties with full knowledge of the extent,
value

JOHNSON, PARKER &
HESS, P.A.
ATTORNEYS AT LAW
196 PENNSYLVANIA AVENUE
WESTMINSTER, MD 21157

TELEPHONE
848 - 1000
876 - 1070

Ph # 1
3/31/92
jm

and character of the properties owned by them, separately and jointly, and of their respective incomes, obligations and needs after due consideration, do fully and voluntarily agree as follows:

GENERAL PROVISIONS

The parties agree that they have voluntarily agreed to separate and have separated on the 1st day of August, 1988, and that the separation is permanent and voluntary and each agrees to live separate and apart in separate places of abode, without cohabitation.

Each party shall be free to go his or her own respective way as fully and to the same extent as if they had never been joined in matrimony.

Neither of the parties shall molest the other or compel or endeavor to compel the other to cohabit or dwell with him or her by any legal proceedings for restitution of conjugal rights; and that said parties may at all times hereafter live apart from each other, free from the other's authority.

Each party expressly waives the right to assert a claim which now exists or may hereafter arise for an Absolute Divorce or a Limited Divorce for grounds other than voluntary separation or statutory living apart for the requisite period, it being expressly understood that neither party will rely on any such grounds other than voluntary separation or statutory living apart for the requisite period for the purpose of obtaining a divorce or for any other purpose whatsoever. Nothing contained herein shall prohibit or restrict either of the parties from obtaining a divorce on the grounds of voluntary separation or statutory living apart for the requisite period.

Each party especially stipulates that the other party retains and reserves the right to begin and conclude a proceeding or proceedings, as he or she may deem convenient, necessary or

proper, to obtain a Decree of divorce; and it is hereby expressly agreed that in the event of such proceedings or proceedings, each of the parties shall be liable solely for his or her own counsel fees incurred in connection therewith, and each does hereby release the other from any charge or liability from his or her counsel fees.

CUSTODY OF THE MINOR CHILDREN

The parties have agreed that the wife shall have the sole guardianship, care and custody of the minor child, SUNSHINE MARIA MILES, born October 26, 1983, with the right and privilege to the Husband to visit with said minor child at such time and place as the parties shall agree upon, and, that the Husband shall have the sole guardianship, care and custody of the minor child, LINDSAY LOUISE MILES, born August 10, 1987 with the right and privilege to the wife to visit with said minor child at such time and place as the parties shall mutually agree upon.

In the event the parties cannot amicably agree upon the said visitation rights in a reasonable manner, it is agreed that the parties shall have the right to have both of the children with them at least 2 times per month from Friday at 6:00 p.m. until Sunday at 6:00 p.m. Further, that each party shall have the right of reasonable telephone contact with the minor child not in their custody. Further, that each party shall have the right to have both children with them for a period of not less than two weeks during the summer, provided the party exercising said visitation advises the other within 60 days of the intended vacation visitation.

All other visitation including but not limited to Holiday visitation shall be determined by mutual agreement of the parties.

SUPPORT OF THE MINOR CHILDREN

The parties agree and acknowledge that they are mutually responsible for the support and maintenance of their minor

children and that they shall not, in any way, attempt to avoid or abrogate said responsibility.

However, in consideration of the parties previously specified custody agreement, Husband and Wife hereby further agree that it is their intention to support the minor child in their respective custody and not to seek child support from one another regarding either child.

In addition to the aforesaid support, Husband shall maintain medical insurance coverage for LINDSAY LOUISE MILES at least equivalent to his current coverage, and he shall also assume responsibility for all of LINDSAY LOUISE MILES's medical expenses beyond what may be covered by insurance, and he shall indemnify Wife and hold her harmless for all liability, cost and expense attributable to health care for LINDSAY LOUISE MILES.

Additionally, Wife shall maintain medical coverage for SUNSHINE MARIA MILES at least equivalent to her current coverage, and she shall also assume responsibility for all of SUNSHINE MARIA MILES's medical expenses beyond what may be covered by insurance, and she shall indemnify Husband and hold him harmless for all liability, cost and expense attributable to health care for SUNSHINE MARIA MILES.

All obligations of Husband and Wife toward support shall cease when the child reaches the age of eighteen, marries, becomes self supporting or upon the death of the minor child or the Husband or wife, whichever event shall first occur.

STATE AND FEDERAL INCOME TAX DEDUCTIONS

The parties agree that each of them shall be entitled to claim the child in his or her custody as a dependent exemption for state and federal tax purposes, beginning in the tax year 1988, and continuing thereafter for every subsequent year that the parties may lawfully claim said children as dependents. Further, Husband and Wife agree that within 30 days of the execution of the agreement they shall sign, and deliver, one to the other, any and

all such releases, assignments or other forms as may be required from time to time to effectuate the mutual covenant and agreement of the parties.

DISPOSITION OF PERSONAL PROPERTY

The parties hereby acknowledge that prior to the execution of this Agreement, they divided up their personal property. The parties agree that all tangible personal property and household chattels presently located at the Husband's residence shall be and remain the sole and exclusive property of the Husband, free and clear of any interest of the Wife, and all tangible personal property and household chattels presently located at the Wife's residence shall be and remain the sole and exclusive property of the Wife, free and clear of any interest of Husband. Each party shall retain, as his or her sole and separate property, any stocks, bonds, or other securities, savings or checking accounts, and other assets of any kind or nature in his or her own name, free and clear of any interest of the other.

The Husband and Wife agree that the clothing, personal effects and personal property of the other whatsoever description shall be free of the claim of the other.

WAIVER OF ALIMONY

In consideration of the mutual Agreement of the parties voluntarily to live separate and apart and the provisions contained herein for the respective benefit of the parties, and other good and valuable consideration, each party releases and waives unto the other any claim or right to temporary or permanent alimony, support or maintenance, whether past, present or future.

PENSION WAIVER

Each of the parties hereby expressly waives any legal right either may have under any Federal or State law as a spouse to participate as a payee or beneficiary under any interests the other may have in any pension plan, profit-sharing plan, or any other form or retirement or deferred income plan, including, but

not limited to, the right either spouse may have to receive any benefit, in the form of a lump-sum death benefit, joint or survivor annuity, or pre-retirement survivor annuity, pursuant to any State or Federal law, and each of the parties hereby expressly consents to any election made by the other, now or at any time hereafter, with respect to the recipient and the form of payment of any benefit upon retirement or death under any such pension plan, profit-sharing plan, or other form of retirement or deferred income plan.

DISPOSITION OF AUTOMOBILES

Husband hereby transfers and assigns unto the Wife, all of his right, title and interest in and to the 1986 Chevette, and he shall execute such documents as may be necessary or proper for the issuance of a new certificate of title. Wife agrees to assume any and all liability related to the purchases and operation of said automobile including, but not limited to, loan payments, if any, insurance, general maintenance, and further agrees to hold and save Husband harmless from any such liability.

Wife hereby transfers and assigns unto the Husband, all of her right, title and interest in and to the 1977 Mustang, and she shall execute such documents as may be necessary or proper for the issuance of a new certificate of title. Husband agrees to assume any and all liability related to the purchases and operation of said automobile including, but not limited to, loan payments, if any, insurance, general maintenance, and further agrees to hold and save Wife harmless from any such liability.

DISPOSITION OF REAL PROPERTY

The parties own, as tenants by the entireties, improved premises known as 2 Spring Drive, Taneytown, Maryland ("the house"). The house is subject to the lien of a mortgage. Simultaneously with the execution of this Agreement, Wife shall convey to Husband all of her right, title and interest in and to the house, and shall execute any deed, deed of trust, assignment,

or other documents which may be reasonably necessary for the conveyance of such right, title and interest provided Husband has submitted to Wife's counsel documentation that the Wife's name has been removed from the parties' mortgage prior to the execution of this Agreement.

Further, Husband shall be solely responsible to pay the mortgage and all other expenses of the home, including but not limited to water and utility bills, real property taxes, telephone bills, insurance premiums on the house and content and the cost of pest control, and all repairs and improvements. Husband shall hold and save Wife harmless from the expenses which he covenants to pay herein, and shall indemnify Wife from any liability therefor. Husband shall hold the house as his sole and exclusive property, free and clear of any interest of Wife. Upon sale of the house at any time, the proceeds of sale shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

OUTSTANDING OBLIGATIONS

Except as otherwise expressly provided herein, Husband shall assume all responsibility for payment of the parties' VISA account and credit line, up to the date of this Agreement and shall hold and save Wife harmless from any and all liability therefor. From and after the date of this Agreement, except as otherwise provided herein, neither party shall pledge the credit of the other, and each shall be responsible for his or her own debts and will hold and save the other harmless and indemnify the other from any such debts or obligations.

INCOME TAX RETURNS

The parties may, by mutual agreement, file joint Federal and State Income Tax Returns for each calendar year for which they are entitled to do so. For any year for which the parties file joint tax returns, the parties shall pay all the taxes due thereon pro rata, in the same proportion that their respective separate

incomes bear to the total gross income for Federal income tax purposes in such year, making whatever adjustments between themselves as are necessary to reflect withholding, any balances and/or refunds; provided, however, that Wife shall not be required to pay any taxes in excess of those which she would be required to pay if she did not file joint tax returns. Each party save and hold the other party harmless of and from all claims for taxes, interest, additions to taxes, penalties and expenses in connection with his own income and deductions during all years for which returns are filed.

MISCELLANEOUS PROVISIONS

With the approval of any Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this Agreement shall be incorporated in any Decree of absolute divorce which may be passed by the said Court. In the event the Court shall fail or decline to incorporate this Agreement, or any provisions thereof, in the said Decree, that in that event, the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions thereof. It is agreed further that regardless of whether the said Agreement and all or any part thereof is incorporated in any such Decree, the same shall not be merged in said Decree, but said Agreement and all of the terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives and assigns.

The parties hereto and each of them, will upon request execute such further and other assurances hereof as may be necessary to carry out the purposes of this Agreement or any provisions thereof. It is intended that none of the provisions of this Agreement shall be in any way altered, changed, cancelled, abrogated or annulled by the cohabitation or reconciliation by the parties hereto, and that any such alteration, change, cancellation

or abrogation or annulment shall only take place after reduced in writing, signed, sealed and witnessed and acknowledged by the parties hereto, and the amendment or deletion of any part of this Agreement by the parties as a result of the reconciliation or otherwise, or by any Court, shall not affect the remaining terms and provisions hereof.

In order to effectuate the covenants and agreements of the parties hereto, as hereinbefore set forth (but for no other purpose) each of the parties does hereby irrevocably constitute and appoint the other to be his or her true, sufficient and lawful attorney, for him or her, in his or her name, place and stead, to execute, acknowledge and deliver according to Law, such other and further assurances as may at any time or times be necessary or advisable to effectuate the carrying out of the covenants and agreements herein set forth with respect to the transfer of the real and tangible personal property herein described.

The parties further agree as follows:

(a) Husband does hereby covenant and agree not to contract debts, charges or liabilities for which the Wife may be liable, and at all times to keep the Wife free, harmless and indemnified from any and all debts, charges and liabilities heretofore or hereafter contracted by Husband.

(b) Wife does hereby covenant and agree not to contract debts, charges or liabilities for which the Husband may be liable, and at all times to keep the Husband free, harmless and indemnified from any and all debts, charges and liabilities heretofore or hereafter contracted by Wife.

Subject only to any provisions contained to the contrary, the Wife and Husband hereby release, relinquish, waive, surrender, grant and assign to each other, their heirs, personal representatives, devisees, legatees, distributees and assigns, all of their rights or claim of dower, descent, inheritance and distribution or the right to administer on their estate in the

event they predecease each other or such claim arising out of said marriage between them or otherwise, in and to, or to participate in any way in the ownership, distribution, or enjoyment of the property or estate, of the other, real, personal or mixed, whether now owned or hereafter acquired by them, and whether arising out of the said marriage relation or otherwise, to the end that each of the parties hereto shall be forever barred from all rights in and to the property and estate of the other, excepting only the property herein designated to be the absolute property of the parties, and agree to execute or join with each other in the execution of any deed, assignment, or other conveyance or release which may be necessary or convenient to carry out the provisions hereto and to permit the other to transfer and convey their property free and clear of all claims of the other, as if the said parties were or are married.

This Agreement shall be interpreted in accordance with and controlled by the Laws of the State of Maryland.

Husband and Wife agree that the provisions of this Voluntary Separation and Property Settlement Agreement, are not subject to any Court modifications, with the exception of child support, custody and visitation provisions contained herein.

In the event that any of the provisions of this Agreement shall be found to be unenforceable or against public policy, said finding shall not affect the validity of the other provisions of this Agreement and said provisions shall continue in full force and effect.

Each of the parties hereto declares that he or she fully understands all of the terms and provisions of this Agreement and that they have each had the benefit of independent counseling from an attorney of their own choosing, as to the contents of this Agreement, and that each signs this Agreement freely and voluntarily acting independently and intending thereby that this Agreement shall be binding upon the parties hereto, and each party

recognizes that all of the terms of the Separation Agreement are recorded and are written herein, and that no other terms of any Agreement shall be binding upon the parties, except as hereinbefore stated.

Except as otherwise provided herein each of the parties hereto himself or herself and his or her respective heirs, personal representatives and assigns releases all claims, demands and interests arising under the MD. Fam. Law Code Ann. §§8-201 to 8-213 (1984, 1986 Cumm. Supp.), including but not limited to any claim to use and possession of family use personal property, if any; any claim to marital property, if any; and any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any.

This Agreement is executed in four (4) identical, original counterparts, each of which is complete in itself and may be introduced in evidence, proved, recorded, and used for any other purpose without the production of the other counterpart, but all of which taken together shall be deemed one and the same instrument.

This Agreement shall enure to and be binding on the heirs, devisees, legatees, personal representatives and assigns of the parties hereto.

WITNESS the hands and seals of the parties.

Michelle R. Coatsworth
WITNESS

Deanna Kimberly Miles (SEAL)
DEANNA KIMBERLY MILES

David E. Kautsky
WITNESS

Kevin M. Miles (SEAL)
KEVIN M. MILES

STATE OF MARYLAND, COUNTY OF CARROLL, to wit:

I HEREBY CERTIFY that on this 16th day of December, 1988, before me the subscriber, a Notary Public of the State and County aforesaid, personally appeared, DEANNE KIMBERLY MILES, and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be his act.

WITNESS, my hand and Notarial Seal.

Michelle R. Cretzsch
NOTARY PUBLIC

My Commission Expires: July 1, 1990

STATE OF MARYLAND, COUNTY OF CARROLL, to wit:

I HEREBY CERTIFY that on this 21st day of December, 1988, before me the subscriber, a Notary Public of the State and County aforesaid, personally appeared, KEVIN M. MILES, and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be her act.

WITNESS, my hand and Notarial Seal.

Janice D. Donohue
NOTARY PUBLIC

My Commission Expires: July 1, 1990



TERRI J. IMLER : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
CHRIS L. IMLER : CARROLL COUNTY
Defendant : CASE NO. CV9692

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 15th day of April, 1992, that the Plaintiff, TERRI J. IMLER, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, CHRIS L. IMLER; and

IT IS FURTHER ORDERED, that the custody of the minor child of the parties, COURTNEY LYNN IMLER (born June 12, 1989) be and the same is hereby granted to the Plaintiff with the right on the part of the Defendant to visit said child at reasonable times and under proper circumstances all of which is subject to the further Order of this Court; and

IT IS FURTHER ORDERED, that the Defendant pay to the Plaintiff as child support the sum of \$77.00 per week, said payments being subject to the further Order of this Court and subject to the following provisions of law:

(1) If the Obligor accumulates support payments arrears amounting to more than 30 days of support, the Obligor shall be subject to earnings withholding;

(2) The Obligor is required to notify the Court within 10 days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will subject the Obligor to a penalty not to exceed \$250.00 and may result in the Obligor not receiving notice of proceedings for earnings withholding;

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding and the Master's fee.

Richard K. Burns

JUDGE

DENISE ELIZABETH HARDEN : IN THE
 Plaintiff : CIRCUIT COURT
 vs. : FOR
 CHARLES LARRY HARDEN, JR. : CARROLL COUNTY
 Defendant : CASE NO. C-91-12117

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 15th day of April, 1992, that the Plaintiff, DENISE ELIZABETH HARDEN, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, CHARLES LARRY HARDEN, JR.; and

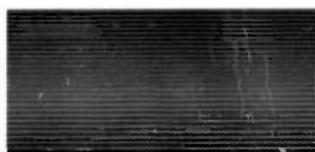
IT IS FURTHER ORDERED, that the Plaintiff be and she is hereby authorized to resume the use of her maiden name, to wit, DENISE ELIZABETH WHITE; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.

Richard K. Bunn

 JUDGE

RECEIVED IN
 CIRCUIT COURT
 CARROLL CO., MD
 APR 15 8 27 AM '92
W327
 LARRY W. SHIPLEY
 CLERK



MINNETTE INEZ GRAHAM

Plaintiff

v.

ROBERT LEO GRAHAM

Defendant

* IN THE
* CIRCUIT COURT
* FOR
* CARROLL COUNTY
* CASE NO.: C-91-12243

* * * * *

JUDGMENT OF ABSOLUTE DIVORCE

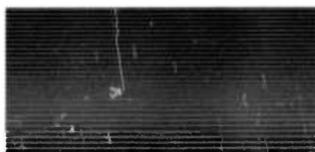
This cause standing ready for hearing and being submitted by the Plaintiff, the proceedings were read and considered by the Court:

WHEREUPON IT IS ORDERED this 15th day of April, 1992, Nineteen Hundred and Ninety-Two, that the above named Plaintiff, Minnette Inez Graham, be and she is hereby granted an Absolute Divorce from the Defendant, Robert Leo Graham; and it is further,

ORDERED that the Plaintiff, Minnette Inez Graham, be and she hereby is granted the care and custody of the minor child of the parties, Carrie Denise Graham, born August 22, 1974, with reasonable visitation awarded unto the Defendant, Robert Leo Graham, under proper circumstances; and it is further,

ORDERED that the Plaintiff, Minnette Inez Graham, be awarded the use of her maiden name, MINNETTE INEZ CHASE; and it is further,

ORDERED that both parties be denied alimony; and it is further,



ORDERED that the costs of these proceedings be and are hereby waived.

Richard K. Bump
JUDGE

LINDA C. ZACK * IN THE
Plaintiff * CIRCUIT COURT
vs. * FOR
WALTER J. ZACK * CARROLL COUNTY
Defendant * Case No. C-92-12547

JUDGMENT OF ABSOLUTE DIVORCE

Upon consideration of the Report and Recommendation of Master filed in this case and other proceedings of record which were read and considered by the Court, it is therefore this 15th day of April, 1992, by the Circuit Court for Carroll County,

ORDERED that a Judgment of Absolute Divorce be, and it is hereby, granted to the Plaintiff, LINDA CAROL ZACK, against the Defendant, WALTER JOSEPH ZACK; and

It is FURTHER ORDERED that a Martial Settlement Agreement, executed by and between the parties on June 4, 1991, is incorporated, but not merged, into this Judgment as if said Agreement were fully set forth herein; and

It is FURTHER ORDERED that each party will be denied alimony pursuant to said Agreement; and

It is FURTHER ORDERED that the Plaintiff shall pay the costs of these proceedings.

Linda K. Burns

JUDGE

RECEIVED IN
CIRCUIT COURT
CARROLL CO., MD
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MARITAL SETTLEMENT AGREEMENT

THIS MARITAL SETTLEMENT AGREEMENT, made this 4th day of June, Nineteen Hundred and Ninety-one, by and between WALTER JOSEPH ZACK, whose present mailing address is 120 Klee Mill Road, Sykesville, Maryland 21784, hereinafter called "Husband", and LINDA CAROL ZACK, whose present mailing address is 209 Shaeffer Avenue, Westminster, Maryland 21157, hereinafter called "Wife".

R E C I T A T I O N S :

The parties hereto are Husband and Wife, having been duly married by civil ceremony in Baltimore City, State of Maryland, on the 1st day of December, 1965.

Two children were born of this marriage; namely, ANTHONY ZACK and STACEY ZACK, both of whom are now adults.

The parties have mutually agreed to voluntarily separate and did so on February 13, 1991, and thereafter to live separate and apart without cohabitation, and that their intent in doing so is to terminate the marital relationship between them.

The parties mutually desire to formalize the voluntariness of their separation by this Marital Settlement Agreement, and to fix their respective rights with regard to custody of their children, support of their children, support of themselves and each other, the property and possession rights of each, and the liabilities and obligations of each as well as all other matters arising out of the marital relationship between them.

NOW, THEREFORE, in consideration of the premises, the mutual benefit arising hereunder, the covenants of each, and for the purposes of accomplishing the ends sought, Husband and Wife agree as follows:

AGREEMENT TO LIVE
SEPARATE AND APART

(1) The parties do hereby expressly agree to live separate and apart from one another, in separate residences, without cohabitation for the purpose of and with a mutual interest of terminating the marriage and the marital relationship between them. Said separation commenced on February 13, 1991.

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Neither of the parties shall interfere with or molest the other, nor endeavor in any way to exercise any marital control or right over the other, or to have any marital relations with the other, or to exert or demand any right to reside in the home of the other. Each party shall be free to go his or her own respective way as fully and to the same extent as if they had never been joined in matrimony, insofar as the law allows. Neither party shall come to the home of the other without first having given notice of his or her pending arrival. Each party shall keep the other advised of how he or she may be contacted in the event of an emergency.

INDEPENDENT COUNSEL

(2) Each party independently acknowledges that he or she has freely and voluntarily entered into this Agreement. Each has had independent legal advice concerning this Marital Settlement Agreement prior to the execution hereof, or has been afforded ample opportunity to acquire independent legal advice prior to the execution hereof.

KNOWLEDGE OF ASSETS

(3) Each party independently acknowledges that he or she has full knowledge of the extent, value and character of the property and estate owned by them separately and jointly, and of their respective incomes, obligations and liabilities. Each party covenants that he or she has fully, fairly, and completely disclosed to the other his or her assets, finances, and liabilities prior to the execution hereof.

NON-WAIVER OF RIGHTS

(4) Nothing contained in this Marital Settlement Agreement shall be construed as a waiver by either of the parties of any ground for divorce which either of them may now or hereafter have against the other, the same being herein expressly reserved.

WAIVER OF ALIMONY

(5) Contemporaneously with and by the execution hereof, and in consideration of the premises, Wife does hereby release and discharge Husband from any and all obligations of further support for herself, it being her express intention to waive, release and surrender any present or future claim she may have

against the Husband for alimony, support and maintenance, medical expenses, counsel fees now or hereafter existing, or any other claim she may have or acquire against the husband.

Contemporaneously with and by the execution hereof, and in consideration of the premises, Husband does hereby release and discharge Wife from any and all obligations of further support for himself, it being his express intention to waive, release and surrender any present or future claim he may have against the Wife for alimony, support and maintenance, medical expenses, counsel fees now or hereafter existing, or any other claim he may have or acquire against the Wife.

PERSONAL PROPERTY
AND HOUSEHOLD GOODS

(6) The parties have heretofore divided up their personal property to their mutual satisfaction. Each of the parties transfers and assigns to the other all of their respective right, title and interest in and to such of the personal property, personal effects and clothing, household chattels which the parties now have in their respective possession, free of any and all claim of the other party.

The personal property, personal effects and clothing of the Wife shall be the sole and separate property of the Wife, free of any claim by or on behalf of the Husband. The personal property, personal effects and clothing of the Husband shall be the sole and separate property of the Husband, free of any claim by or on behalf of the Wife.

MOTOR VEHICLES

(7) The 1982 Pontiac automobile presently titled in the Wife's name shall become the sole and separate property of the Wife, free of any and all claims by or on behalf of the Husband, and she may sell, trade, encumber, dispose of, or otherwise deal with such motor vehicle as she in her sole discretion may deem appropriate.

The 1986 Dodge truck presently titled in the Wife's name shall become the sole and separate property of the Husband, free of any and all claims by or on behalf of the Wife, and he may sell, trade, encumber, dispose of, or otherwise deal with such motor vehicle as he in his sole discretion may deem appropriate.

Wife agrees to execute such documents as may be necessary or proper for the issuance of a new Certificate of Title for said automobile in Husband's name alone.

CHECKING ACCOUNTS, SAVINGS ACCOUNTS
SAVINGS BONDS, CERTIFICATES OF DEPOSIT
STOCKS, AND OTHER MONETARY ASSETS

(8) All checking accounts, savings accounts, savings bonds, certificates of deposit, stock, and other monetary assets have been heretofore divided by the parties to their mutual satisfaction. Each assigns all of their right, title and interest into such of these items as the other now has in their name and possession.

DEBTS

(9) Husband and Wife covenant and agree with the other that they will not at any time contract in their own name, or in the name of the other, any debt or debts, charges or liabilities for which the other or his or her estate shall, or may be, or become liable or answerable, and they hereby release and forever discharge the other from all debts, claims or liabilities which they have heretofore or which they hereafter contract or incur in their own name or in the name of the other for their respective use and benefit. They further covenant and agree that they and their personal representatives will at all times hereafter keep the other, their heirs and personal representatives indemnified from all debts or liabilities heretofore or hereafter contracted or incurred by them and from all actions, proceedings, claims, demands, acts and expenses whatsoever in respect thereto, except as to the understandings, agreements and obligations of each of them as is by this Agreement more fully provided and set forth.

WAIVER OF RIGHTS

(10) Except for the right, which each of the parties hereby respectively reserves, to assert as a ground for divorce any cause or ground which either of them may now or hereafter have against the other, and except for the rights provided in this Agreement, the parties for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns, all claims, demands, accounts and causes of action which either of them may

have against the other, whether arising out of the marriage or otherwise, including, but not limited to, any claim arising under Maryland Annotated Code, Family Law Article, Title 2, Subtitle 8, any amendments thereto, and any claim against the other or against his or her property by virtue of any future change or any law of this State subsequent to the execution of this Agreement concerning marital rights or property rights whether said change results from legislative enactment or judicial pronouncement, and they do hereby further mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, all the right, title, interest and claim which said parties might now have or which they may hereafter have as the husband, wife, widower, widow or next of kin, successor or otherwise, in and to any property, real or personal, that either of said parties may own or may hereafter acquire, or in respect of which either of said parties has or may hereafter have any right, title, claim or interest, direct or indirect, including any rights of dower, statutory thirds, halves or legal shares and widow's or widower's rights of dower, or to participate in any way in the enjoyment or distribution of any of the real or personal estate of which the other may be possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

LEGAL FEES AND COURT COSTS

(11) Husband and Wife covenant and agree that each shall pay his or her own attorney's fees and Court costs arising out of this Marital Settlement Agreement and any subsequent divorce action should one of the parties later bring a Bill of Complaint for divorce against the other.

INCORPORATION OF AGREEMENT

(12) With the approval of any Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this Agreement shall be incorporated in any Decree of absolute divorce which may be passed by said Court. In the event the Court shall fail or decline to incorporate this Agreement, or any provision thereof, in said Decree, then and in that event the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all provisions hereof.

Said parties hereto and each of them will, upon request, execute such further and other assurances hereof as may be necessary to carry out the purposes of this Agreement or any provisions hereof.

ALTERATIONS, CHANGES, CANCELLATIONS, ETC.

(13) It is intended that none of the provisions of this Agreement shall in any way be altered, changed, cancelled, abrogated or annulled by the cohabitation or reconciliation of the parties hereto, and that any such alteration, change, cancellation, abrogation, or annulment shall only take place after reduced to writing, signed, sealed, witnessed and acknowledged by the parties hereto. The amendment or deletion or any part of this Agreement by the parties shall not affect the remaining terms and provisions hereof.

No Court shall amend, change or alter any provisions herein with respect to the division of property of the parties, or with respect to any provision pertaining to support and maintenance of Husband or Wife.

ENTIRE AGREEMENT

(14) This Agreement contains the final and entire understanding of the parties. There are no representations, terms, conditions, statements, warranties, promises, covenants or understandings, oral or written, other than those expressly set forth herein.

INTERPRETATION

(15) This Agreement shall be interpreted in accordance with and controlled by the laws of the State of Maryland.

VOLUNTARY EXECUTION

(16) The parties hereto declare that they fully understand all of the terms and provisions of this Agreement; that each has been advised of his or her legal rights and liabilities; and that each signs this Agreement freely and voluntarily, intending thereby that this Agreement shall benefit and be binding upon the parties hereto, and their respective personal representatives, heirs, legatees, devisees, distributees and assigns, and all persons claiming by or through them or any of them.

IN WITNESS WHEREOF, the parties have set their hands and seals this 24th day of May, Nineteen Hundred and Ninety-one.

Patricia Forrester
WITNESS

Walter Joseph Zack (SEAL)
WALTER JOSEPH ZACK

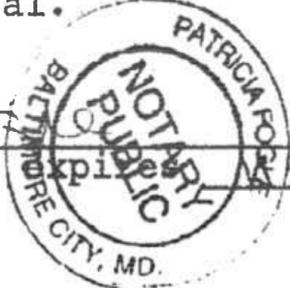
Wood E. Swam
WITNESS

Linda Carol Zack (SEAL)
LINDA CAROL ZACK

City of Balto
STATE OF MARYLAND, ~~COUNTY OF CARROLL~~, to wit:

I HEREBY CERTIFY that on this 24th day of May, 1991, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared WALTER JOSEPH ZACK, and made oath in due form of law, under penalty of perjury, that the matters and facts contained in the foregoing Marital Settlement Agreement are true.

AS WITNESS my hand and Notarial Seal.

Patricia Forrester
Notary Public-Commission expires 93


STATE OF MARYLAND, COUNTY OF CARROLL, to wit:

I HEREBY CERTIFY that on this 4th day of June, 1991, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared LINDA CAROL ZACK, and made oath in due form of law, under penalty of perjury, that the matters and facts contained in the foregoing Marital Settlement Agreement are true.

AS WITNESS my hand and Notarial Seal.

Wood E. Swam
Notary Public-Commission expires 91


TAMMY M. SHORT : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
JOSEPH WAYNE SHORT, III : CARROLL COUNTY
Defendant : CASE NO. CV 9913

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the parties, the proceedings were considered by the Court.

WHEREUPON IT IS ORDERED, this 16th day of April, 1992, that the Plaintiff, TAMMY M. SHORT, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, JOSEPH WAYNE SHORT, III; and

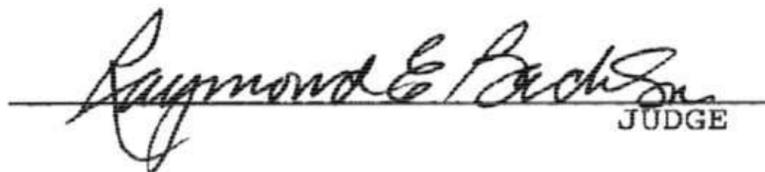
IT IS FURTHER ORDERED, that the custody of the minor child of the parties, AMANDA KRYSTINE SHORT (born May 28, 1989) be continued with the child's maternal grandparents, Joseph Kusterer and Frances Kusterer, his wife, reserving unto the Plaintiff and unto the Defendant reasonable rights of visitation, all subject to the further Order of this Court; and

IT IS FURTHER ORDERED, that the Order of Support of this Court dated January 11, 1991 be and the same is hereby continued; and

IT IS FURTHER ORDERED, that the Plaintiff be and she is hereby authorized to resume the use of her maiden name, to wit, TAMMY M. KUSTERER; and

BOOK 48 PAGE 820

IT IS FURTHER ORDERED, that the parties divide
equally the costs of this proceeding and the Master's fee.


JUDGE

TAMMY M. SHORT	:	IN THE
Plaintiff	:	CIRCUIT COURT
vs.	:	FOR
JOSEPH WAYNE SHORT, III	:	CARROLL COUNTY
Defendant	:	CASE NO. CV9913

O R D E R

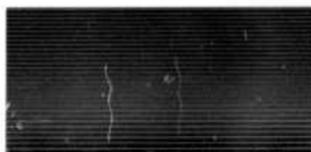
This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this ^{January (2)} ~~December~~ 11th day of ¹⁹⁹¹ ~~1990~~, that the custody of AMANDA KRYSTINE SHORT (born May 28, 1989) be and the same is hereby granted to her maternal grandparents, Joseph Kusterer and Frances Kusterer, his wife, reserving unto the Plaintiff and the Defendant reasonable rights of visitation; and

IT IS FURTHER ORDERED, that the Defendant pay as child support unto the said Joseph Kusterer and Frances Kusterer his wife, the sum of \$300.00 per month payable in installments of \$150.00 each due on the first and fifteenth days of each and every month, said payments being subject to the further Order of this Court and subject to the following provisions of law:

(1) If the Defendant accumulates support payments arrears amounting to more than 30 days of support, the Defendant shall be subject to earnings withholding;

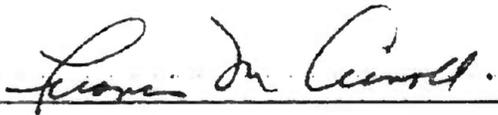

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 CIRCUIT COURT
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(2) The Defendant is required to notify the Court within 10 days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will subject the Defendant to a penalty not to exceed \$250.00 and may result in the Defendant not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.



JUDGE



AGREEMENT OF SEPARATION

The following is an agreement of separation between Tammy Mechelle Short and Joseph Wayne Short III. Final custody of their minor child, Amanda Krystine Short, is for her mother, Tammy Short. Joseph W. Short III is to pay Tammy Short the amount of \$300.00 per month, in installments of \$150.00 in the first and the fifteenth days of the month, for support of Amanda.

In terms of visitation, Joseph Short III may go to Tammy Short's place of residence at any time to visit Amanda, providing he gives Tammy a minimum of 24-hours notice, and he must also state the time he will arrive and the time he will leave. Once visitation for a certain day has been decided, Tammy must allow Joseph visitation for that day except in the case of an emergency. Joseph Short III may not visit Amanda at any time unless Tammy Short is at home and present. Joseph Short III may not take Amanda Short to see Wayne or Margret Fox for any reason. Failure to comply with any of these terms of visitation may result in a decrease or loss of visitation at the court's decision.

Joseph W. Short III will continue to have possession of his YORX stereo, his dresser, the sleeper sofa, black recliner, end table, and night stand. Joseph will also have the single bed, Emerson television, the Quasar VCR, answering machine, and the electric grill.



Tammy Short will have possession of the rocking chair, her Soundesign stereo, stereo stand, and the Sharp microwave. She will also retain the dining room table, the microwave cabinet, washing machine, waterbed, oak tray tables, and her dresser. She will also have full and final possession of the red, 1987 Chevrolet Cavalier. All of Amanda Short's furniture and possessions will remain with Amanda and Tammy Short. All other household items will be divided equally.

Tammy Short will continue to make payments to Avco Financial Services, Dover Federal Credit Union, and GMAC for the remainder of the loans' term. Joseph W. Short III will continue to make payments to American Industries, Littman Jewelers, and Boşcov's. for the remainder of their terms.

Federal and State Income Tax will be filed jointly for the first year and seperatly every year there after. The first year's full refund or amount owed will be divided equally between Tammy and Joseph.

Joseph W. Short III will also continue to have both Amanda and Tammy Short covered under his health insurance at all times. Life insurance is the sole responsibility of each party.

This agreement is mutual and voluntary with both parties. Any reconciliation between Joseph and Tammy Short, be it for only one night, will in no way void any or all of this agreement. Any breech of this agreement of separation in any type of way

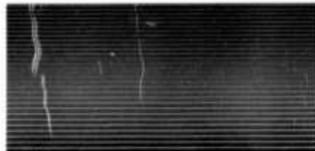
may result in the breeching party being responsible for any and all of the non-breeching party's legal and court fees. This agreement is to take effect on Monday, September 10, 1990.

This agreement has been signed and read by both Tammy Mechelle Short and Joseph Wayne Short III. It has also been signed by an impartial witness.

Tammy Mechelle Short
Tammy Mechelle Short

Joseph Wayne Short III
Joseph Wayne Short III

Holly Gail Walsh
Witness



AGREEMENT

THIS AGREEMENT, Made this 9th day of October, 1990, by and between TAMMY M. SHORT ("Mother") and JOSEPH WAYNE SHORT, III ("Father"); and also JOSEPH KUSTERER and FRANCES KUSTERER ("Parents").

Explanatory Statement

Mother and Father are married; have one child, Amanda (the "Child"); separated on or about September 10, 1990, voluntarily and with the intention of ending the marriage; previously entered into an "Agreement of Separation"; desire to enter into this agreement with respect to the custody of the Child. The Parents are the parents of Mother. The parties agree as follows:

1. The Parents shall have the physical custody of the Child.
2. The Mother shall have the legal custody of the Child.
3. The Father shall have visitation with the Child as set forth in the previously mentioned "Agreement of Separation".
4. The Mother shall have visitation with the Child on such schedule as she and the Parents shall agree.
5. Father will pay the child support, agreed to in the previously mentioned Agreement of Separation, to Mother; Mother will contribute the child support, and additional monies generally, to Parents toward the support of the Child.



6. This Agreement shall be effective immediately upon the approval of its pertinent terms and provisions by a court having competent jurisdiction.

Frances Kusterer (SEAL)
FRANCES KUSTERER

Tammy M. Short (SEAL)
TAMMY M. SHORT, Mother

Joseph Kusterer (SEAL)
JOSEPH KUSTERER

Joseph Wayne Short III (SEAL)
JOSEPH WAYNE SHORT, III, Father

Parents

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cmr/10/8/90

RICHARD P. CALHOUN	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
KAREN CALHOUN	*	CARROLL COUNTY
Defendant	*	Case No. C-91-11419

JUDGMENT OF ABSOLUTE DIVORCE

Upon consideration of the Report And Recommendation Of Master filed in this case, it is therefore this 22nd day of April, 1992, by the Circuit Court for Carroll County, ORDERED that a Judgment Of Absolute Divorce be, and the same is hereby, granted unto the Plaintiff, RICHARD P. CALHOUN, from the Defendant, KAREN CALHOUN; and

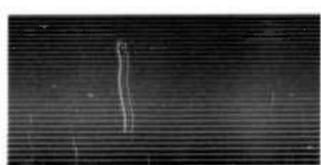
It is FURTHER ORDERED that the Defendant shall be granted the care and custody of the minor children of the parties, namely, Shaun Preston Calhoun, born November 21, 1978, and Aaron Travis Calhoun, born May 26, 1980, and that the Plaintiff shall pay to the Defendant child support pursuant to the terms and conditions set forth in the Property Settlement Agreement entered between the parties on April 5, 1990, subject to the following provisions of law:

(1) If the obligor accumulates support payments arrears amounting to more than thirty (30) days of support, the obligor shall be subject to earnings withholdings;

(2) The obligor is required to notify the Court within ten (10) days of any change of address or employment so long as this support order is in effect;

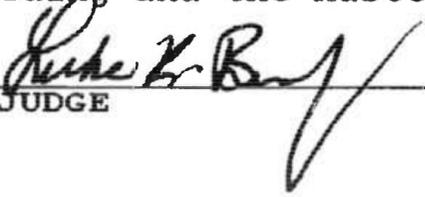
(3) Failure to comply with Paragraph (2) above will subject the obligor to a penalty not to exceed \$250.00 and may result in the obligor's not receiving notice of proceedings for earnings withholdings; and

It is FURTHER ORDERED that the Separation And Property Settlement Agreement entered between the parties on April 5, 1990, shall be incorporated, but not merged, into



this Judgment as if said Agreement were fully set forth herein; and

It is FURTHER ORDERED that the parties divide equally the cost of this proceeding and the Master's fee.



JUDGE

SEPARATION AND PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT, Made as of this 5 day of April, 1990, by and between RICHARD P. CALHOUN (hereinafter referred to as "Husband") and KAREN CALHOUN (hereinafter referred to as "Wife").

STATEMENT

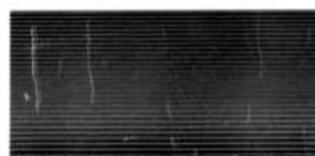
The parties hereto were married by a civil ceremony on January 30, 1970, in Rockville, Montgomery County, Maryland. Four children were born as a result of the marriage, namely, Joseph P. Calhoun, 19 years old, Tammy Dawn Calhoun, born 8/17/72, Shaun Preston Calhoun, born 11/21/78, and Aaron Travis Calhoun, born 5/26/80, hereinafter referred to individually as child or collectively as the children. One child, Joseph P. Calhoun, has reached the age of majority. Differences have arisen between the parties. On or about October 25, 1989, the parties mutually and voluntarily agreed to live separate and apart in separate abodes without cohabitation, with the intent of ending their marriage. It is the mutual intent of the parties to hereby formalize their voluntary separation and to settle all questions concerning custody, maintenance and support of the children, alimony, counsel fees, and their respective rights in the property or estate of the other and in property owned by them jointly or as tenants by the entireties, and all other matters of every kind and character, whether arising from their marital relationship or otherwise.

NOW, THEREFORE, in consideration of the premises and agreements of the parties hereto, the parties agree as follows, as of the date of this Agreement:

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1. RESERVATION OF GROUNDS FOR DIVORCE. Nothing contained in this Agreement shall be construed as a waiver by either of the parties of any ground for divorce which either of them may now or hereafter have against the other, the same being hereby expressly reserved.

2. SEPARATION. On October 25, 1989, Husband and Wife voluntarily agreed, with the intention of ending the marriage, to live separate and apart without any cohabitation, that each would thereafter be free from any control, authority, restraint or interference, direct or indirect, by the other, each to reside separate and apart from the other at such place or places as she or he may elect. In fact, the parties have done so. The parties hereby evidence, ratify and confirm their prior agreement and mutually and voluntarily agree to continue to same.

3. CUSTODY AND VISITATION. Wife shall have the care and custody of the minor children of the parties and Husband shall have the right to visit the children and to have the children at all reasonable times. The parties agree that neither of them shall remove the children from the state of Maryland for the purpose of changing the children's residence to a location outside of Maryland unless that party first obtains express permission of the other party to do so, or in the absence of such permission, obtains permission from a court of competent jurisdiction to do so. However, nothing contained herein shall prohibit either party from taking the children outside of Maryland for brief periods of time such as for excursions or vacations, provided that the other party is informed in advance of the children's itinerary.

4. CHILD SUPPORT. Husband shall pay directly to Wife the sum of Six Hundred (\$600.00) per month total (\$200.00 per child) for the support of the parties' minor children which payments shall account from the date of this Agreement. The first payment shall be due on the last day of each month. Support payments with respect to each minor child shall terminate upon the first to occur of any one of the following events with respect to each minor child: arrival at age eighteen (18); marriage of the child; the child becoming self-supporting; death of the child; death of husband.

5. MEDICAL INSURANCE AND EXPENSES. Husband shall maintain health insurance on Wife up to the date of the divorce. Husband shall maintain the existing hospital and medical insurance and major medical insurance policy, program or coverage for the benefit of each minor child of the parties or replace the same with and maintain equivalent insurance until the child reaches age nineteen (19), and thereafter as long as the child becomes and remains a full time student immediately after high school at an accredited school. Notwithstanding anything to the contrary contained in this paragraph, Husband's obligation to maintain the above referred to protection shall cease and terminate upon the death of Husband except as to premiums due for the period prior to death. Husband shall pay eighty (80%) percent of all extraordinary or major medical and surgical expenses of each child until Husband no longer has any obligation for or to the child pursuant to this Agreement. Wife shall pay the remaining twenty (20%) percent of these expenses. The term "extraordinary" or "major" shall be defined as any non-insurance paid or unreimbursed expense for medical services or

hospitalizations. The same percentages with respect to the parties herein shall apply to non-insurance paid or unreimbursed dental services for each minor child of the parties. Whenever one party has advanced monies in payment of the medical and other expenses incurred for a child and is entitled to recover a portion of such expenses as the other's responsibility as this has been defined herein, he or she shall within thirty (30) days render a statement to the other party enumerating the various expenditures supported by copies of all bills in respect thereof, and the other party shall within thirty (30) days after the rendering of such statement pay to Husband or Wife any such sums as shall be due to him or her under the terms of this paragraph. In addition to any other terminating events contained in this Agreement, the obligations of Husband or Wife set forth in this paragraph shall cease upon the death of that party, the survivor to assume full responsibility for all medical or other expenses incurred for the children.

6. WAIVER OF ALIMONY. In consideration of the mutual promises set forth in this Agreement, and the mutual and voluntary agreement of the parties to live separate and apart, the provisions contained herein for the respective benefit of the parties, and other good and valuable considerations, Husband and Wife hereby waive any claim against the other for alimony, support or maintenance for himself or herself, past, present, and future, and will make no claim for the same against the other. The parties understand and recognize that by the execution of this Agreement, they can not at any time in the future make any claim against the other for alimony, support or maintenance.

7. REAL PROPERTY. The parties own as tenants by the entirety the fee simple property known as 3711 Blueberry Drive, Monrovia, Maryland, 21770. The property is subject to the joint indebtedness of the parties secured by the lien of a mortgage held by Inter West Mortgage Company, Mortgagee, which has the approximate present principal balance of \$61,072.45. Said property is to be listed for sale by March 31, 1990, the proceeds of which shall be divided equally between Husband and Wife. Wife shall have the non-assignable and exclusive right to occupy this property as her principal personal residence rent-free until said property is sold or until the first to occur of any one of the following terminating events, whichever is sooner: her death, her remarriage, Wife's ceasing to use the premises as her principal personal residence, the occupancy of the premises by an adult male not related to Wife by blood, Wife's failure or refusal to pay the monthly mortgage payment, taxes, rents, charges and expenses, including insurance coverage thereon. During the period of Wife's occupancy, Wife shall, without claim for reimbursement, keep the property in good order and repair and pay the cost of all utilities furnished to the premises including, without limitation, gas, electricity and telephone service, until the first to occur of the above terminating events. The cost of any repairs necessary at the time of this Agreement will be split by the parties, as well as any repairs subsequent to the date of this Agreement necessary due to a latent condition existing prior to the date of this Agreement. Husband shall not occupy the property nor convey or attempt to convey any interest in the property regardless of whether or not at such time Husband and Wife

own the property as tenants by the entireties or as tenants in common. It is understood and agreed that should the parties be divorced in the future at a time when they still own the property and thereupon become tenants in common of the property, except to the extent expressly limited herein, each party reserves all rights available to a tenant in common pursuant to the law of Maryland including without limitation the right to require a sale of the property in lieu of partition and a division of the proceeds of sale after the satisfaction of all outstanding liens and encumbrances. This notwithstanding, Husband shall not exercise his right to demand a sale in lieu of partition for the property until or after the first to occur of the above set forth terminating events. Neither party shall without the express written consent of the other, cause or suffer any additional lien or encumbrances to attach to the property and shall save the other harmless therefrom. At any time prior to sale to a third party, Husband or Wife may elect to purchase the other's equity in the property by written notice mailed to the other.

8. TANGIBLE PERSONAL PROPERTY. The parties have agreed to a division of their tangible personal property. Wife shall hold as her sole and separate property, all articles of tangible personal property as are set forth on Schedule A attached hereto and made a part hereof. Husband shall hold as his sole and separate property, all article of tangible personal property as are set forth on Schedule B attached hereto and made a part hereof. The articles of tangible personal property described on Schedules A and B may be taken into possession by the party entitled thereto at any time

before or after the execution of this Agreement.

9. AUTOMOBILE. Husband and Wife hereby waive any claim of right, title and interest in and to any automobile titled in the other's name. As to the 1988 Chevrolet Celebrity, which automobile is titled jointly in both parties' names, Wife is to have sole right, title and interest thereto and Husband shall execute such documents as are necessary to effect the transfer of his right, title and interest thereto.

10. OTHER PROPERTY, TANGIBLE AND INTANGIBLE. Each party is and shall remain the owner of all such bank, savings, financial institution accounts, stocks, bonds, securities, annuities, pension, retirement and deferred compensation plans, insurance policies and all other property, real, personal or mixed, tangible or intangible, as are presently titled or registered in his or her name alone.

11. PENSIONS AND RETIREMENT ASSETS. Each party hereby expressly waives any right either may have under any federal or state law as a spouse to participate as a payee or beneficiary of any interest the other may have in any pension plan, profit sharing plan, or any other form of retirement or deferred income plan, including but not limited to, the right either spouse may have to receive any benefit in the form of a lump sum death benefit, joint or survivor annuity, or pre-retirement survivor annuity, pursuant to any state or federal law, and each party hereby expressly consents to any election made by the other now or at any time hereafter with respect to the recipient in the form of distribution or payment of any benefit at any time. Each party shall, within thirty (30) days of the request by the other party, execute such documents as may be

necessary in order to effectuate the purposes of this provision. If Husband is unable for any reason to change the beneficiary or the death benefits of his pension plan, profit sharing plan, or other form of retirement or deferred income plan, or if Husband files an election subsequent to the date of execution of this Agreement but such election is ineffective and the benefits are in fact payable to Wife, she shall, at the sole discretion of Husband's personal representative, either disclaim any entitlement or pay the net after tax benefits over to the beneficiary designated by Husband in the otherwise ineffective election. If Wife is unable for any reason to change the beneficiary of the death benefits of her pension plan, profit sharing plan, or other form of retirement or deferred income plan, or if Wife files an election subsequent to the date of execution of this Agreement but such election is ineffective and the benefits are in fact payable to Husband, he shall, at the sole discretion of Wife's personal representative, either disclaim any entitlement or pay the net after tax benefits over to the beneficiary designated by Wife in the otherwise ineffective election.

12. The parties hereby agree that each will be financially responsible for one-half of all doctor bills and/or credit card bills outstanding prior to and on the date of the agreement.

13. INCOME TAX RETURNS. Husband and Wife shall execute and file joint federal and state income tax returns for the year 1989 and for any subsequent years for which the parties are entitled to do so, if they agree to do so. Each party shall pay that proportionate part of the tax due as shall be attributable to his or

her respective taxable income and credits computed as if each party filed separate returns as a single taxpayer, provided, however, that in no event shall Wife's tax liability exceed that tax which she would otherwise pay if she filed separate returns as a single taxpayer. Any refunds due the parties as a result of filing a joint income tax return shall be divided between the parties based on a proportion of 5/12th to Wife and 7/12th to Husband.

14. COUNSEL FEES, COSTS AND EXPENSES OF DIVORCE. Each of the parties shall pay his or her own counsel fees incurred in connection with their separation and divorce. In any proceeding between the parties which results in a Judgment of Absolute Divorce, Husband and Wife shall divide equally between them all open and court costs thereof including any Master's fee.

15. FURTHER ASSURANCES. The parties, for themselves and their respective heirs, personal representatives and assigns, do mutually agree to join in or execute any instrument and do any other act or thing that may be necessary or proper to carry into effect any part of this Agreement or to release any dower or other right in any property which either of the parties may now own or hereafter acquire including the execution and delivery of such deeds and assurances as may be necessary to carry out the purposes of this Agreement.

16. INDEMNIFICATION IN CASE OF BREACH. Either party who fails to comply with the provisions of this Agreement or who breaches this Agreement will indemnify the other party, make him or her financially whole and hold the other party harmless from any such breach of this Agreement including but not limited to

reasonable attorney's fees.

17. INTEGRATION CLAUSE. This Agreement contains the entire understanding of the parties and there are no representations, warranties, covenants or undertakings other than those expressly set forth in this Agreement.

18. MUTUAL GENERAL RELEASE. Except for any ground for divorce which either party may have against the other, and except for the rights provided in this Agreement, the parties, for themselves and for their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, any and all rights, actions, causes of action, claims, debts, demands and obligations which each may have against the other whether arising out of the marriage or otherwise, including but not limited to any claim arising under Maryland Code, Family Law Article, Sections 8-201 through 8-213, and all right, title and interest which he or she might now have or hereafter have as Husband or Wife, widow or widower, next of kin, successor, or otherwise, in and to any property of the other, real or personal, whether now owned or hereafter acquired, against such other, the estate of such other, or any part thereof, including but not limited to the rights arising out of acts, contracts, engagements or liabilities of such either by way of statutory thirds, halves, or legal shares or claims in the nature of dower, courtesy or widow's or widower's rights, or under intestate laws or the right to take against the spouse's Will, or the right to treat a lifetime conveyance by the other as testamentary, or to participate in any way in the enjoyment or

distribution of any real or personal estate of which the other may be possessed at the time of his or her death, or any rights to receive any legal right or interest whatsoever, or all other rights of a surviving spouse to participate in or administer the deceased spouse's estate, whether arising under the laws of Maryland or any state, commonwealth or territory of the United States or any other country. Notwithstanding any provision contained in this paragraph to the contrary, either party may by Last Will and Testament executed after the date of this Agreement, make such provision for the other in said Will as the Testator or Testatrix may deem desirable and the provisions of this paragraph shall not preclude the survivor or his or her personal representative from his or her entitlement to the bequest and/or devise specified in the Last Will and Testament.

19. INCORPORATION WITHOUT MERGER OF AGREEMENT INTO DIVORCE JUDGMENT. This Agreement is not intended in any way to affect or prejudice the rights of either party to bring suit for divorce. This Agreement shall survive and continue in full force whether or not a Judgment of Divorce shall be entered in any action between the parties in any jurisdiction. In case a Judgment of Divorce shall be entered in any jurisdiction in favor of either party, the terms of this Agreement shall, at the request of either party, be incorporated but not merged in the Judgment of the Court to the extent possible.

20. BINDING ON PARTIES' SUCCESSORS: This Agreement shall be irrevocably binding upon the parties, their respective heirs, personal representatives and assigns of the parties, and their

respective heirs, personal representatives and assigns shall execute such other supplemental agreements, deeds, or other writings as may be necessary or advisable to carry out the full intent and meaning of this Agreement.

21. CANCELLATION, MODIFICATION OR WAIVER. If the parties agree to change any provision of this Agreement, such Agreement shall be in writing and signed, sealed and acknowledged by both of them. The failure of either party to insist upon strict performance of any provision of this Agreement shall not constitute a cancellation, modification or waiver of the same.

22. DEPENDENT CLAUSES AND SEVERABILITY. If any provision of this Agreement is invalid under the laws of Maryland, such shall not invalidate the entire Agreement, but in such event this Agreement shall be construed as if not containing the particular provision or provisions held to be invalid, and the rights and obligations of the parties shall be construed and enforced accordingly.

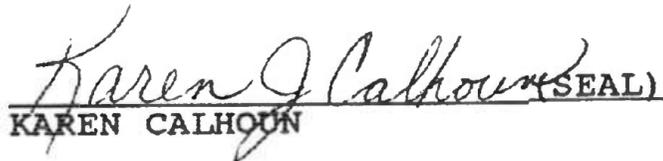
23. CONTROLLING LAW. The parties are presently residents of and domiciled in the state of Maryland and this Agreement shall be construed in accordance with the laws of that state.

WITNESS the hands and seals of the parties the day and year first above written.

WITNESS:



 (SEAL)
RICHARD P. CALHOUN

 (SEAL)
KAREN CALHOUN



STATE OF MARYLAND: COUNTY OF

: TO WIT:

I HEREBY CERTIFY, that on this 12 day of MARCH, 1990, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared RICHARD P. CALHOUN, known to me or satisfactorily proven to be the person executing this instrument, and acknowledged the contents of the foregoing Separation and Property Settlement Agreement and that he executed same as his free and voluntary act.

AS WITNESS my hand and notarial seal


Notary Public
My comm. expires: 1/11/94.

STATE OF MARYLAND: COUNTY OF MONTGOMERY : TO WIT:

I HEREBY CERTIFY, that on this 5th day of April, 1990, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared KAREN CALHOUN, known to me or satisfactorily proven to be the person executing this instrument, and acknowledged the contents of the foregoing Separation and Property Settlement Agreement and that she executed same as her free and voluntary act.

AS WITNESS my hand and notarial seal.


Notary Public
My comm. expires: 7-1-90.

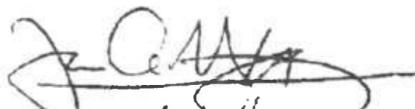


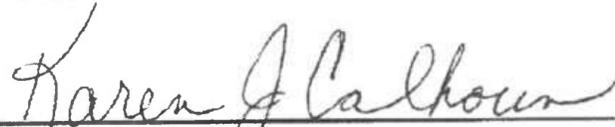
SCHEDULE A

PERSONAL PROPERTY TO BECOME THE SOLE PROPERTY OF
KAREN CALHOUN

TO WIT:

1. Family room set
2. Dining room table and chairs and china hutch
3. Color console T.V.
4. Father's wedding ring
5. Small kitchen appliances
6. Mniature bell collection
7. Minor child, Tammy's furniture
8. All of minor children's bedroom sets
9. Washer-Dryer
10. Dishes and housewares
11. VCR
12. 1988 Chevrolet Celebrity Wagon automobile
13. Dodge Motor Home
14. 1/2 of sale proceeds for tractor
15. Microwave
16. 1/2 of sale proceeds for pager
17. 1/2 of sale proceeds for living room set


James H. North
Witness


KAREN CALHOUN

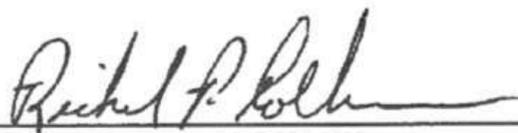
SCHEDULE B

PERSONAL PROPERTY TO BECOME THE SOLE PROPERTY OF

RICHARD P. CALHOUN

TO WIT:

1. Bar couch
2. Granny rocker
3. Telephone table
4. Rec room table and chairs
5. Bar room T.V.
6. 30-30 rifle
7. Portable T.V.
8. Indian memorabilia
9. 1/2 of sale proceeds for tractor
10. 1/2 of sale proceeds of pager
11. 1/2 of sale proceeds of living room
12. Master bedroom
13. Cemetery lots
14. Tools and workbench



RICHARD P. CALHOUN

WARREN KEITH WATTS	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
ANGELA MARIA WATTS	*	CARROLL COUNTY
Defendant	*	Case No. C-91-12203

JUDGMENT OF ABSOLUTE DIVORCE

Upon consideration of the Report And Recommendation Of Master filed in this case, it is this 22nd day of April, 1992, by the Circuit Court for Carroll County, ORDERED that a Judgment Of Absolute Divorce be, and the same is hereby, granted unto the Plaintiff, WARREN KEITH WATTS, from the Defendant, ANGELA MARIA WATTS; and

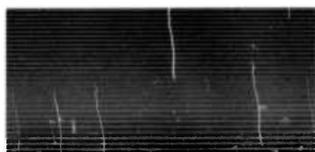
It is FURTHER ORDERED that alimony be denied to both parties to this proceeding; and

It is FURTHER ORDERED that the Plaintiff pay the costs of these proceedings as taxed by the Clerk of the Court.

Richard K. Burns

JUDGE

RECEIVED IN
CIRCUIT COURT
CARROLL CO., MD
APR 22 3 50 PM '92
WJW
LARRY W. SHIPLEY
CLERK



MARCIA E. RINEHART : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
RICHARD L. RINEHART : CARROLL COUNTY
Defendant : CASE NO. CV 9334

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this *23rd* day of *April*, 1992, that the Plaintiff, MARCIA E. RINEHART, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, RICHARD L. RINEHART; and

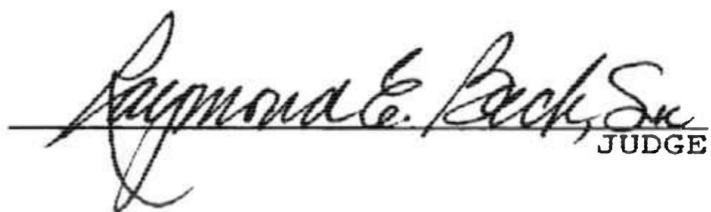
IT IS FURTHER ORDERED, that the Plaintiff be and she is hereby granted the custody of the minor child of the parties, namely, MELINDA APRIL RINEHART (born June 7, 1989), reserving unto the Defendant reasonable rights of visitation, all of which is subject to the further Order of this Court; and

IT IS FURTHER ORDERED, that the Plaintiff be and she is hereby granted the use and occupancy of the entire family home and the family use personal property; and

IT IS FURTHER ORDERED, that the Order of this Court dated January 4, 1991 be and the same is hereby incorporated in this Order but not merged herewith so as to preserve any rights the Plaintiff may have to arrearage of child support, alimony and other payments due thereunder; and

BOOK 48 PAGE 847

IT IS FURTHER ORDERED, that the Plaintiff pay
the costs of this proceeding.


JUDGE

- 2 -

MARCIA E. RINEHART	:	IN THE
Plaintiff	:	CIRCUIT COURT
vs.	:	FOR
RICHARD L. RINEHART	:	CARROLL COUNTY
Defendant	:	CASE NO. CV9334

O R D E R

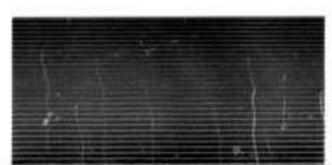
This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this *4th* day of *January* 199 / that the Plaintiff be and she is hereby granted the pendente lite custody of the minor child of the parties, MELINDA APRIL RINEHART (born June 7, 1989) reserving to the Defendant reasonable rights of visitation which will be hereinafter defined; and

IT IS FURTHER ORDERED, that the Plaintiff be and she is hereby granted the use and occupancy of the family home and the family use personal property beginning one week from the date of this Order except for the garage, the use and occupancy of which is hereby deferred for a period of 60 days accounting from the date of this Order; and

IT IS FURTHER ORDERED, that for the period from the date of this Order to 60 days thereafter, that the common door between the house and the garage be bolted on both sides, that the Defendant refrain from using said garage other than

At Jan. 4, 1990



between the hours of 8:00 o'clock AM and 6:00 o'clock PM, Monday through Saturday, and that he not do anything to interfere with the Plaintiff's quiet enjoyment of the family home; and

IT IS FURTHER ORDERED, that the Plaintiff be and she is hereby given the use and possession of a family automobile identified as a 1988 red Cavalier, identification number 1G1JF11W4J7234624 and that it be made available to the Plaintiff in good and safe running order, insured and with tags; and

IT IS FURTHER ORDERED, that the Defendant pay unto the Plaintiff as pendente lite child support the sum of \$103.00 per week, that he pay unto the Plaintiff as pendente lite alimony the sum of \$10.00 per week and, in connection with the family home, that he make the monthly mortgage payments, that he pay home owners insurance and real estate taxes and that he pay the gas and electric bills each month, all of which is subject to the further Order of this Court and subject to the following provisions of law:

(1) If the Defendant accumulates support payments arrears amounting to more than 30 days of support, the Defendant shall be subject to earnings withholding;

(2) The Defendant is required to notify the Court within 10 days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will

subject the Defendant to a penalty not to exceed \$250.00 and may result in the Defendant not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED, that the Defendant be allowed to visit with the minor child of the parties in the family home twice each week, on Wednesday evening from 5:00 o'clock PM to 6:00 o'clock PM and on Saturday afternoon from 2:00 o'clock PM to 5:00 o'clock PM in the presence of a non relative to be selected by the Plaintiff; and

IT IS FURTHER ORDERED, that the issues of attorney's fees, Court costs and division of Master's fee be reserved for future determination by this Court.


JUDGE

KIMBERLY L. GRIESMYER	:	IN THE
Plaintiff	:	CIRCUIT COURT
vs.	:	FOR
ROBERT ADAMS GRIESMYER	:	CARROLL COUNTY
Defendant	:	CASE No. C-92-12369

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 27th day of April, 1992, that the Plaintiff, KIMBERLY LYNN GRIESMYER, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, ROBERT ADAMS GRIESMYER; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated November 1, 1991 and filed in this case be and the same is hereby incorporated herein but not merged herewith; and

IT IS FURTHER ORDERED, that the Plaintiff be and she is hereby authorized to resume the use of her maiden name, to wit, KIMBERLY LYNN TALLEY; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.

Richard K. Burns

JUDGE

Filed April 27, 1992



VOLUNTARY SEPARATION AND
PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT is entered into this 1st day of
November, 1991, by and between KIMBERLY LYNN GRIESMYER ("Wife")
and ROBERT ADAMS GRIESMYER ("Husband").

EXPLANATORY STATEMENT

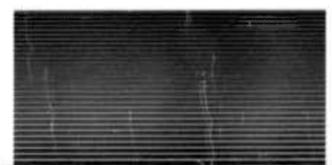
The parties were married April 2, 1989 by a religious ceremony in Baltimore County, Maryland. No children have been born to the parties or adopted by them. Differences have arisen between the parties and they are now and have been since January 4, 1991, living separate and apart from one another, voluntarily and by mutual consent in separate abodes, without cohabitation, with the purpose and intent of ending their marriage. It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions of maintenance and support, alimony, counsel fees, their respective rights in the property or estate of the other, and in property owned by them jointly or as tenants by the entireties, and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW, THEREFORE, in consideration of the promises and mutual covenants and understandings of each of the parties, the parties hereby covenant and agree as follows, all as of the effective date hereof.

1. RELINQUISHMENT OF MARITAL RIGHTS

The parties shall continue to live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and

*Phot 1
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gr*



engage in any employment, business or trade which to him shall seem advisable for his sole and separate use and benefit, without, and free from, any control, restraint, or interference by the other party in all respects as if each were unmarried. Neither of the parties shall molest or annoy the other or seek to compel the other to cohabit or dwell with him by any proceedings for restoration of conjugal rights or otherwise, or exert or demand any right to reside in the home of the other.

2. RIGHTS INCIDENT TO MARITAL RELATIONSHIP AND RIGHTS AS SURVIVING SPOUSE

Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all rights or interests which he now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quitclaims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his property as if he were unmarried. Except as otherwise provided in this Agreement, each of the parties releases all claims and demands of any kind or nature against the other party, including all interests incident to the marital relationship now or at any time hereafter existing or occurring in the property or estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands and interests arising under the Marital Property Act, Md. Family Law Code Ann. §§8-201 through 8-213, as from time to time amended, and specifically

including any right to the share of a surviving spouse and any right to act as the other's personal representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him shall pass by his Will or under the laws of descent as the case might be, free from any right of inheritance, title or claim in the other party as if the parties at such time were unmarried.

3. ALIMONY AND SUPPORT

Each party waives, releases and discharges unto the other, absolutely and forever, any and all claims, past, present and future, for alimony and spousal support for herself, or himself, both pendente lite and permanent. The provisions of this paragraph 3 with respect to alimony and spousal support are not subject to any court modification. No payment required by this Agreement shall constitute alimony for income tax purposes.

4. PERSONAL PROPERTY

A. Prior to the execution of this Agreement, the parties divided up their tangible personal property. The parties agree that all tangible personal property and household chattels presently located at Wife's residence shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband, and all tangible personal property and household chattels presently located at Husband's residence shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

B. Except as otherwise provided in this Agreement, each party shall retain, as his or her sole and separate property, any automobiles, stocks, bonds, or other securities, savings or checking accounts, certificates of deposit, money market funds, pension, profit-sharing plans, individual retirement accounts, deferred compensation of any kind, and any other assets of any kind or nature in his or her own name, free and clear of any interest of the other.

5. MARITAL HOME

A. The parties own, as joint tenants with Husband's mother, Nancy J. Griesmyer, improved premises in Carroll County known as 23 Webster Street, Westminster, Maryland 21157 (the "Home"). The Home is subject to a Deed of Trust of which the record beneficiary is York Federal Savings and Loan Association (the Deed of Trust and associated note are hereinafter referred to as "the existing mortgage"). Nancy J. Griesmyer has no actual equitable interest in the Home; she is in title with the parties only because she agreed to become an accommodation co-signer on the existing mortgage. Pending sale and settlement of the Home, Husband shall be entitled to the exclusive use thereof and shall be solely responsible for making all required payments required with respect to the existing mortgage, real estate taxes, insurance and repairs, and shall indemnify Wife and hold her harmless therefor. Husband agrees to purchase from Wife, and Wife agrees to sell to Husband, all of her right, title and interest in the Home at and for a purchase price as follows: (a) Four Thousand Dollars (\$4,000.00), payable in cash or certified

check at settlement; plus (b) the release, by no later than settlement, of all of Wife's liability under the existing mortgage on the Home. Settlement shall occur not later than April 1, 1992, time being of the essence. Husband shall be responsible for paying all expenses and taxes associated with the transfer. This Agreement to buy and sell the Home shall not be assignable by either party without the written consent of the other.

B. If Husband shall default in his obligation to make settlement in accordance with paragraph 5A immediately above, then Wife may, at her option, pursue any remedy she may have for breach of contract, including an action for damages, an action for specific performance, or rescission; provided that, as to rescission, Wife shall have the right to rescind only the agreement to buy and sell the Home, and all other provisions of this Agreement shall remain in effect notwithstanding such rescission. The provision of Section 9, "Counsel Fees; Court Costs", shall apply in the event of such a default.

C. The purchase price payable to Wife pursuant to Section 5A shall be retroactively redetermined in accordance with this paragraph 5C if Husband shall transfer an interest in the Home to a third person (other than a security interest to a financial institution) prior to April 1, 1992. In that event the purchase price shall be the greater of (a) Four Thousand Dollars (\$4,000.00) or (b) one-half (1/2) the net proceeds realized by Husband from such transfer. Immediately upon settlement with the third person, Husband shall pay Wife, in cash or certified check, the balance of the purchase price found to be due upon

redetermination.

6. DEBTS

Except as otherwise provided herein, each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefor. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this Agreement, each will be responsible for his or her own debt or liability, and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations.

7. MUTUAL RELEASE AND HOLD HARMLESS

Subject to and except for the provisions of this Agreement, each party is released and discharged, and by this Agreement does for himself or herself, and his or her heirs, legal representatives, executors, administrators and assigns, release and discharge the other of and from all causes of action, claims, rights, or demands, whatsoever in law or equity, which either of the parties ever had or now has against the other, except any or all cause or causes of action for divorce. Except as provided in this Agreement, neither party shall incur any liability on behalf of the other or make any charge against any account on which the other is liable, and each party covenants and agrees to indemnify

the other and save him or her harmless from any liability for any obligation incurred by him or her.

8. RESERVATION OF GROUNDS FOR DIVORCE

Neither party waives or condones any claim for divorce which either may have against the other, now or at any time in the future, and each party expressly reserves the right to assert any such claim.

9. COUNSEL FEES; COURT COSTS

Each of the parties shall pay his or her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present or future, except that if either party breaches any provision of this Agreement, or is in default thereof, said party shall be responsible for all reasonable legal fees incurred by the other party in seeking to enforce this Agreement. If a divorce proceeding is brought by either party against the other, the costs thereof, including court costs and any Master's fee, shall be borne by the party on whose application the divorce is granted.

10. MISCELLANEOUS

A. Each of the parties agrees to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purposes of this Agreement.

B. Except as otherwise provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives, and assigns, releases all claims, demands, and interests arising under the Marital Property Act,

Md. Family Law Code Ann. §§8-201 through 8-213, as from time to time amended, including but not limited to any claim to marital property, if any, and any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any.

C. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated in said decree of divorce, but not merged therein. It is further agreed that regardless of whether this Agreement or any part thereof is incorporated in any such decree, the same shall not be merged in said decree but said Agreement and all of the terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives and assigns.

D. The parties mutually agree that in entering into this Agreement, each party signs this Agreement fully and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party was represented by, or had the opportunity to be represented by, independent counsel of his or her own selection in the negotiation and execution of this Agreement. The parties acknowledge that David E. Kartalia, Esquire, participated in the preparation of this Agreement only as counsel for Wife. Husband and Wife acknowledge that this Agreement is a fair and reasonable agreement, and that it is not the result of any fraud, duress, or undue influence exercised by either party upon the other, or by

any person or persons upon either party.

E. Whenever the masculine gender is used herein, it shall also mean the feminine gender, where appropriate, and the plural shall mean the singular, and vice-versa, where appropriate.

F. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing, and signed by the parties. In the event of a reconciliation, either temporary or permanent, such reconciliation shall in no way affect the provisions of this Agreement having to do with the settlement and disposition of the parties' respective property unless a new Agreement is entered into in writing mutually revoking and rescinding this Agreement and entering into a new one.

G. No provision of this Agreement shall be interpreted for or against any party hereto by reason that said party or his or her legal representative drafted all or any part hereof.

H. As to these covenants and promises, the parties hereto severally bind themselves, their heirs, personal representatives and assigns.

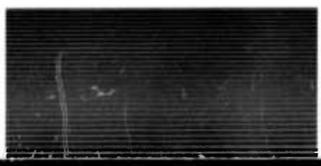
IN WITNESS WHEREOF, the said parties hereto have hereunder set their hands and seals the day and year first above written.

WITNESS:

James D. Dowd
[Signature]

Kimberly Lynn Griesmyer (SEAL)
KIMBERLY LYNN GRIESMYER

Robert Adams Griesmyer (SEAL)
ROBERT ADAMS GRIESMYER



STATE OF MARYLAND: COUNTY OF CARROLL: TO WIT:

I HEREBY CERTIFY that on this 1st day of November, 1991, the above-named KIMBERLY LYNN GRIESMYER, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



Justice D. Donohue
NOTARY PUBLIC

My commission expires: 7-1-92

STATE OF MARYLAND: COUNTY OF CARROLL: TO WIT:

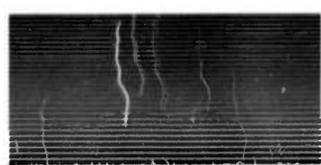
I HEREBY CERTIFY that on this 28th day of October, 1991, the above-named ROBERT ADAMS GRIESMYER, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact his act and deed and that he has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



Thomas F. Stansfield
NOTARY PUBLIC

My commission expires: 12/1/94



JAMES T. STRINE

IN THE

Plaintiff

CIRCUIT COURT

vs.

FOR

GRACE B. STRINE

CARROLL COUNTY

Defendant

Case No. C-92-12533 DV

* * * * *

JUDGMENT OF ABSOLUTE DIVORCE

THE CAUSE standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this ^{29TH (2KB.)} ~~28TH~~ day of April, 1992, by the Circuit Court for Carroll County, that the Plaintiff, JAMES T. STRINE, be, and he is hereby, granted an Absolute Divorce from the Defendant, GRACE B. STRINE; and

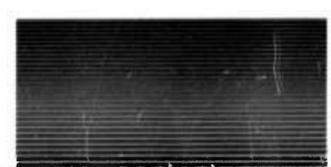
IT IS FURTHER ADJUDGED AND ORDERED that the Marital Settlement Agreement by and between the parties hereto, dated April 11, 1991, and filed in this action, be and it is hereby approved and incorporated, but not merged in this Judgment of Absolute Divorce; and

IT IS FURTHER ORDERED that the Court costs be paid by Plaintiff.

L. K. B...
JUDGE

c:\domestic\strine.ord

Filed April 29 1992



MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT is entered into this 11 day of April, 1991, by and between JAMES T. STRINE, Husband, and GRACE B. STRINE, Wife.

EXPLANATORY STATEMENT

The parties were married by a religious ceremony on February 11, 1989 in Carroll County, Maryland. No children were born unto the parties as a result of their marriage. Irreconcilable differences have arisen between the parties for which reason they have been living separate and apart by mutual consent since February 11, 1991, and they do hereby consent and agree voluntarily to live separate and apart from one another hereafter in separate abodes without cohabitation, with the purpose and intent of ending their marriage.

It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions regarding alimony, support and maintenance, counsel fees, their respective rights in the property or estate of the other, and in property owned by them jointly or as tenants by the entireties and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW THEREFORE, in consideration of the premises and the mutual covenants and agreements of each of the parties, they do

hereby covenant and agree, for themselves, and for their respective heirs, personal representatives and assigns as follows:

1. AGREEMENT TO LIVE SEPARATE AND APART - The parties shall live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him or her shall seem advisable for his or her sole and separate use and benefit, without and free from any control, restraint, or interference by the other party in all respects as if each were unmarried.

2. MARITAL PROPERTY RIGHTS AND INHERITANCE - Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all rights or interest which he or she now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quit claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his or her property as if he or she were unmarried. Except as otherwise provided in this Agreement, each of the parties releases all claims and demands of any kind or nature against the other party, including all interests incident to the marriage relation now or at any time hereafter existing or occurring in the property or estate of the other party, or in

marital property, whether statutory or arising at common law, specifically including all claims, demands and interests arising under the Marital Property Act, MD. Section 8-201 through 8-213, Family Law, Annotated Code of Md., as from time to time amended, and specifically including any statutory right to share in the estate of the other and to serve as personal representative of the other's estate. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him or her shall pass by his or her Will or under the laws of descent, as the case might be, free from any right of inheritance, title or claim in the other party, including the right to administer upon the estate of the one so dying, as if the parties at such time were unmarried.

3. WAIVER OF ALIMONY - Except as herein otherwise provided, each party hereby releases and discharges the other from any and all obligations of further support and expressly waives any claim he or she may have against the other for alimony, alimony pendente lite, maintenance, support or any other form of financial assistance, by whatever name called, and each understands and acknowledges that the aforesaid waiver completely precludes either of them, both now and at any time in the future, from making a successful claim against the other for any such financial assistance based upon their marital relationship and they further agree that this provision shall not be subject to modification by

Court.

BOOK 48 PAGE 866

4. DEBTS - Except as otherwise provided herein, each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefor. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this Agreement each will be responsible for his or her own debt or liability, and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations.

5. PERSONAL PROPERTY - Prior to the execution of this Agreement, the parties divided their personal property. The parties agree that all tangible personal property and household chattels presently located at Wife's residence shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband, and all tangible personal property and household chattels presently located at Husband's residence shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

6. INCORPORATION OF AGREEMENT - It is the intention of each of the parties hereto that this Agreement shall be offered in evidence in any divorce proceeding between them which may now be

pending or which may hereafter be instituted in any court of competent jurisdiction, and, to the extent that such Agreement shall be acceptable to the court, that it shall be incorporated by reference in any decree of absolute divorce which may be passed by the Court.

In the event, however, that the Court shall fail or decline to incorporate this Agreement, or any provision thereof, in its said judgment, then, and in that event, the parties agree that they will nevertheless abide by and carry out all of the provisions thereof. It is further agreed that, regardless of whether said Agreement or any part thereof is incorporated in any such decree, the same shall not be merged in said decree, but said Agreement, and all the terms and provisions thereof, shall survive the same and shall continue to be binding upon the parties, and their respective heirs, personal representatives and assigns, for all time.

7. RESERVATION OF GROUNDS FOR DIVORCE - Neither party waives or condones any claim for divorce which either may have against the other, now or at any time in the future, and each party expressly reserves the right to assert any such claim.

8. LEGAL FEES AND COURT COSTS - Husband and Wife agree that each shall pay his or her own attorney's fees arising out of this Marital Settlement Agreement and any divorce action and to divide the Court costs and Master's fee arising out of any uncontested divorce action between them equally. Each party retains the right to seek attorney's fees from the other in the

event litigation is necessary to enforce any of the provisions of this Agreement.

9. ALTERATIONS, CHANGES, CANCELLATION, ETC. - It is intended that none of the provisions of this Agreement shall in any way be altered, changed, canceled, abrogated or annulled by the cohabitation or reconciliation of the parties hereto, and any such alteration, change, cancellation, abrogation or annulment shall only take place after reduced to writing, signed, sealed, witnessed and acknowledged by the parties hereto; and the amendment or deletion of any part of this Agreement by the parties shall not affect the remaining terms and provisions hereof.

10. VOLUNTARY EXECUTION - The parties hereto declare that they fully understand all the terms and provisions of this Agreement; that each has had the opportunity to be represented by independent counsel and is aware of his or her respective legal rights and liabilities; and that each signs this Agreement freely and voluntarily, and intending thereby that this Agreement shall benefit and be binding upon the parties hereto, and their respective personal representatives, heirs, legatees, devisees, distributees, and assigns, and all persons claiming by or through them or any of them.

11. ENTIRE AGREEMENT - This instrument sets forth the entire understanding and agreement between the parties, and there exist no warranties, representations, promises, covenants or undertakings other than those expressly set forth herein.

In no event shall the acceptance or toleration by either

of the parties hereto of any breach of any covenant or undertaking contained herein be construed as a waiver of that covenant or undertaking contained in this Agreement.

12. INTERPRETATION - This Agreement, and the respective rights and duties of the parties hereto, shall in all respects be governed by and construed under the laws of the State of Maryland.

IN WITNESS WHEREOF, the parties have set their hands and seals this 11th day of April, 1991.

WITNESS:

[Signature]

James T. Strine (SEAL)
JAMES T. STRINE

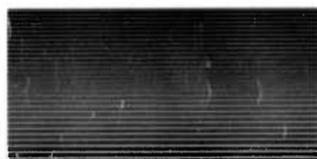
Janie A. Brown

Grace B. Strine
GRACE B. STRINE



STATE OF MARYLAND, CARROLL COUNTY, to wit:

I HEREBY CERTIFY that on this 11th day of April, 1991, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared JAMES T. STRINE, known to me, (or satisfactorily proven) to be the person whose name is subscribed to the foregoing Marital settlement agreement and made oath in due form of law that the matters and facts set forth therein with respect to the voluntary separation of the parties are true and correct and acknowledged



that he executed the same for the purposes therein contained.

As witness my hand and Notarial Seal.



Susan G. Daubert
Notary Public

My Commission Expires: 5-1-92

STATE OF MARYLAND, CARROLL COUNTY, to wit:

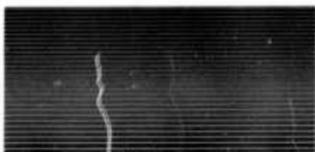
I HEREBY CERTIFY that on this 11 day of April, 1991, before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared GRACE B. STRINE, know to me, (or satisfactorily proven) to be the person whose name is subscribed to the foregoing Marital Settlement Agreement and made oath in due form of law that the matters and facts set forth therein with respect to the voluntary separation of the parties are true and correct and acknowledged that she executed the same for the purposes therein contained.

As witness my hand and Notarial Seal.



Janice M. Smith
Notary Public

My Commission Expires: 1-1-92



DAVID LEWIS	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
RHONDA L. LEWIS	*	CARROLL COUNTY
Defendant	*	CASE NO. C-92-12308
* * * * *		

JUDGMENT OF ABSOLUTE DIVORCE

UPON consideration of the Report and Recommendation of Master filed in these proceedings, it is this 29th day of April, 1992, by the Circuit Court for Carroll County

ORDERED that the Plaintiff, DAVID LEWIS, be and is hereby granted a Judgment of Absolute Divorce from the Defendant, RHONDA L. LEWIS; and it is further

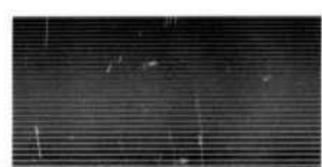
ORDERED that both parties be denied alimony by virtue of their waiver thereof; and it is further

ORDERED that the Defendant, Rhonda L. Lewis, be and is hereby granted leave of Court to resume use of her former name, namely RHONDA L. GOETZ; and it is further

ORDERED that the Plaintiff pay the costs of these proceedings.

Rube K. Burns, Jr.
J U D G E

Filed April 30, 1992



RICHARD CULLEN	:	IN THE
Plaintiff	:	CIRCUIT COURT
vs.	:	FOR
DIANE G. CULLEN	:	CARROLL COUNTY
Defendant	:	CASE NO. C-91-11637

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were considered by the Court.

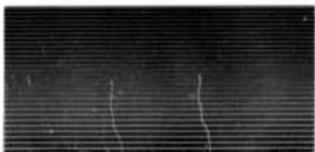
WHEREUPON IT IS ORDERED, this ^{07th}~~4th~~ day of ~~December~~, 1991, that the Plaintiff, RICHARD JOHN CULLEN, be and he is hereby ABSOLUTELY DIVORCED from his wife, the Defendant, DIANE G. CULLEN; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties notarized May 7, 1988 and filed in this case be and the same is hereby incorporated herein but not merged herewith; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.

Luke K. Burnof

 JUDGE



VOLUNTARY SEPARATION AND
PROPERTY SETTLEMENT AGREEMENT
BETWEEN
RICHARD CULLEN
AND
DIANE CULLEN

THIS AGREEMENT is entered into this _____ day of _____, 1988, by and between RICHARD CULLEN, (Husband) and DIANE CULLEN, (Wife).

EXPLANATORY STATEMENT

The parties were married by a Civil ceremony on December 30, 1983, in Carroll County. No children were born to them as a result of their marriage. Differences have arisen between the parties and they are now and have been, since MAY 7 1988, living separate and apart from one another, voluntarily and by mutual consent in separate abodes, without cohabitation, with the purpose and intent of ending their marriage. It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions of, maintenance and support, alimony, counsel fees, their respective rights in the property or estate of the other, and in property owned by them jointly or as tenants by the entirety, and in marital property and all other matters of every kind and character arising from their marital relationship.

DE
AC

NOW, THEREFORE, in consideration of the promises and mutual covenants and understanding of each of the parties, the parties hereby covenant and agree as follows, all as of the effective date hereof.

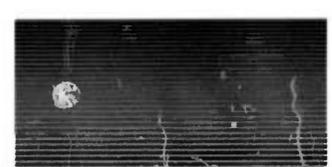
1. RELINQUISHMENT OF MARITAL RIGHTS

The parties shall continue to live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him shall seem advisable for his sole and separate use and benefit, without, and free from any control, restraint or interference by the other party in all respects as if each were unmarried. Neither of the parties shall molest or annoy the other or seek to compel the other to cohabit or dwell with him by any proceedings for restoration of conjugal rights or otherwise, or exert or demand any right to reside in the home of the other.

2. RIGHTS INCIDENT TO MARRIAGE RELATION AND RIGHTS AS SURVIVING SPOUSE

Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and

Handwritten notes:
#2
1/12/88



releases to the other, any and all rights or interest which he now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agree to execute and deliver any and all deeds, releases, quit claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his/her property as if he/she were unmarried. Each of the parties releases all claims and demands of any kind and nature against the other party, including all interests incident to the marriage relation now or at any time hereafter existing or occurring in the property of estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands and interests arising under the Family Law Article of the Annotated Code of Maryland, as from time to time amended, and specifically including any right to act as the other's personal representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him/her shall pass by his/her Will or under the laws of descent as the case might be, free from any right of inheritance, title or claim in the other party as if the parties at such time were unmarried.

3. ALIMONY WAIVER

It is the mutual desire of the parties that hereafter they shall each maintain and support themselves separately and independently of the other. Accordingly and in consideration of this Agreement, Wife releases and discharges Husband, absolutely and forever, for the rest of her life from any and all claims and demands, past, present and future, for alimony and support, both pendente lite and permanent; and Husband releases and discharges Wife, absolutely and forever for the rest of his life from any and all claims and demands, past, present and future, for alimony and support, both pendente lite and permanent.

4. PERSONAL PROPERTY

The parties agree that all personal property located in the marital home shall be and remain the sole and exclusive property of the Wife free and clear of any interest of the Husband. Each party shall retain as his or her sole and exclusive property any automobiles, stocks, bonds or other securities, savings and checking accounts and other assets of any kind or nature in his or her own name, free and clear of any interest of the other.

5. MARITAL HOME

The parties own, as tenants by the entireties, improved premises in Carroll County known as 944 Cherrytown Road, Westminster, Maryland, 21157 (the "Home"). The Home is subject to the lien of a mortgage. The wife shall continue to reside in the home. Simultaneously with the execution of this

Agreement, Husband shall convey to Wife all of his right, title and interest in and to the Home, and shall execute any deed, deed of trust, assignment, or other documents which may be reasonably necessary for the conveyance of such right, title and interest.

Wife shall be solely responsible to pay the mortgage and all other expenses of the Home including but not limited to, water and utility bills, real property taxes, telephone bills, insurance premiums on the Home and contents, the cost of pest control, and all repairs and improvements. Wife shall hold and save Husband harmless from the expenses which she covenants to pay herein, and shall indemnify Husband from any liability therefore. Wife shall hold the Home as her sole and exclusive property, free and clear of any interest of Husband. Upon sale of the Home at any time, the proceeds of sale shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband.

6. DEBTS

Each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefore. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name, of on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this agreement, each will be responsible for his or her own debt or liability and shall hold and save the other harmless, and indemnify the other from any such debts or obligations.

7. MUTUAL RELEASE AND HOLD HARMLESS

Subject to and except for the provisions of this Agreement, each party is released and discharged, and by this Agreement does for himself or herself, and his or her heirs, legal representatives, executors, administrators and assigns, release and discharge the other of and from all cause of action, claims, rights or demands, whatsoever in law or equity, which either of the parties ever had or now has against the other, except any or all cause or causes for divorce. Except as provided in this Agreement, neither party shall incur any liability on behalf of the other or make any charge against any account on which the other is liable, and each party covenants and agrees to indemnify the other and save him or her harmless from any liability for any obligation incurred by him or her.

8. PRESERVATION OF GROUND FOR DIVORCE

Neither party waives or condones any claim for divorce which either may have against the other, now or at any time in the future, and each party expressly reserves the right to assert any such claim.

9. COUNSEL FEES; COURT COSTS

Each of the parties shall pay his own or her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present or future. If a divorce proceeding is brought by either party against the other, the party moving for divorce shall pay all court costs thereof, including any Master's fees.

10. SEPARATE AND INDEPENDENT CONTRACTS

The parties agree that each and every numbered paragraph set forth herein shall be construed as an independent contract and independent obligation between the parties. If one party violates or fails to perform the obligations set forth in a particular paragraph, then the other party shall not be excused from his or her complete performance of all other paragraphs set forth herein. Likewise, if any Court finds any paragraph herein illegal, unconscionable, void, voidable or for any other reason not binding upon the parties, then all other terms and provisions herein shall still be individual contracts and independent obligations between the parties.

11. RIGHT TO COUNSEL

The parties hereto have been advised that they should have their own counsel and that the Wife has availed herself of that right. The Husband has been specifically advised and hereby acknowledges the same that he should be represented by counsel and that his execution of this Agreement should be done on advice of counsel. The Husband further acknowledges that this Agreement prepared by the Wife's counsel pursuant to the understanding between the parties hereto is as agreed by and between his Wife and himself and that he stated that he does not wish counsel and is competent to understand the full legal effect of and to execute in his own behalf this Agreement. His execution is done freely and without coercion and there have been no threats, promises or inducements and despite efforts by the Wife's counsel to impress upon the Husband his right and need of an attorney. The parties acknowledge each is thoroughly familiar with the means, assets, resources and net worth of the other and that each has made a complete disclosure to the other of these items, and that both parties are satisfied and do hereby acknowledge that the disclosure has been complete. Both parties have been advised that this Agreement is drawn in accordance with the provisions of the Laws of Maryland specifically, Family Law Article, Annotated Code of Maryland.

12. MISCELLANEOUS

A. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this

Agreement shall be incorporated in said decree of divorce but not merged therein. It is further agreed that regardless of whether this Agreement or any part thereof is incorporated in any such decree, the same shall not be merged in said decree but said Agreement and all of the terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives and assigns.

B. Each of the parties agrees to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purposes of this Agreement.

C. The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage.

D. Whenever the masculine gender is used herein, it shall also mean the feminine gender, where appropriate, and the plural shall mean the singular, and vice-versa, where appropriate.

E. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing, and signed by the parties.

F. No provision of this Agreement shall be interpreted for or against any party hereto by reason that the party or is or her legal representative drafted all or any part hereof.

IN WITNESS WHEREOF, the said parties hereto have hereunto set their hands and seals the day and year first above written.

WITNESS:

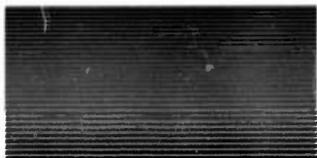
John C. Reber

Richard Cullen
RICHARD CULLEN, (SEAL)

John C. Reber

Diane Cullen
DIANE CULLEN, (SEAL)

STATE OF MARYLAND, CITY/COUNTY OF _____, TO WIT:
I HEREBY CERTIFY that on this 7th day of May, 1988, the above-named RICHARD CULLEN personally appeared before me a Notary Public, in and for the State and County aforesaid, and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true



and correct as therein stated and he acknowledged that the said Agreement is in fact his act and deed and that he has full understanding thereof.

WITNESS, my Hand and Notarial Seal.

Katherine A. Beebe
NOTARY PUBLIC

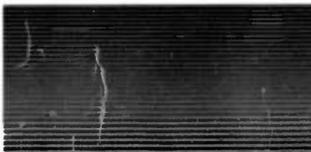
My comm. expires July 1, 1990

STATE OF MARYLAND, CITY/COUNTY OF _____
I HEREBY CERTIFY that on this 7th day of May, 1988, the above-named DIANE CULLEN personally appeared before me a Notary Public, in and for the State and County aforesaid, and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and she acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.

WITNESS, my Hand and Notarial Seal.

Katherine A. Beebe
NOTARY PUBLIC

My comm. expires July 1, 1990



STEPHANIE LYNN AULT

* IN THE

Plaintiff

* CIRCUIT COURT

v.

* FOR

ELLSWORTH MARLEY AULT, III

* CARROLL COUNTY

Defendant

* CASE NO.: C-92-12608

JUDGMENT OF ABSOLUTE DIVORCE

This case standing ready for hearing and being presented by the Plaintiff, STEPHANIE LYNN AULT, the proceedings having been read and considered by this Court:

WHEREUPON, it is this 4th day of May, 1992, by the Circuit Court for Carroll County,

ORDERED, that the Plaintiff, STEPHANIE LYNN AULT, be and she is hereby granted an Absolute Divorce from the Defendant, ELLSWORTH MARLEY AULT, III; and it is further,

ORDERED that the Separation Agreement between the parties dated August 23, 1989 and filed in this case be and the same is incorporated herein but not merged herewith; and it is further

ORDERED, that by agreement between the parties, the parties right to file exceptions to the Master's Report and Recommendation in accordance with Maryland Rule 2-541(h) be and the same is hereby waived; and it is further,

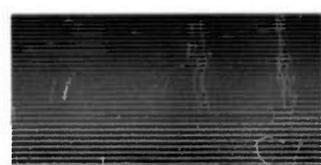
RECEIVED IN
CIRCUIT COURT
CARROLL COUNTY, MD
MAY 7 9 56 AM '92
LAWYER
CLERK

ORDERED, that the costs of these proceedings be and the same are hereby waived.

Luke K. Bunn

J U D G E

WDH/jg
a-g
a10411.jud



THIS AGREEMENT IS ENTERED INTO THIS 1ST DAY OF MAY, 1989, BY AND BETWEEN ELLSWORTH AULT III (HUSBAND) AND STEPHANIE SOFFOS (WIFE).

EXPLANATORY STATEMENT

The parties were married on March 14, 1988 in Carroll County, Maryland.

Differences have arisen between the parties and they are now and have been since May 1, 1989 living separate and apart from one another, voluntarily and by mutual consent in separate abodes, without cohabitation, with the purpose and intent of ending their marriage. It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions of alimony, counsel fees, their respective rights in the property or estate of the other, and in property owned by them jointly or as tenants by the entireties, and in marital property and all other matters of every kind and character arising from their relationship.

NOW THEREFORE., in consideration of the promises and mutual convenents and understandings of the parties, the parties hereby covenant and agree as follows, all as of the effective date hereof.

1. RELINQUISHMENT OF MARITAL RIGHTS

The parties shall continue to live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him shall seem advisable for his sole and separate use and benefit, without and free from, any control, restraint, or interference by the other party in all respects as if each were unmarried. Neither of the parties shall molest or annoy the other or seek to compel the other to cohabit or dwell with him by any proceedings for restoration of conjugal rights or otherwise, or to demand any right to reside in the home of the other.

2. RIGHTS INCIDENT TO MARRIAGE RELATION AND RIGHTS AS SURVIVING SPOUSE

Except as otherwise provided herein, each of the parties, for himself or herself and his or her own respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all or interest which he now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quit claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his property as if he were unmarried. Each of the parties releases all claims and demands of any kind or nature against the other party, including all interest incident to the property or estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands, and interests arising under Chapter 794, (1978) Laws of MD or its replacement, and specifically including any right to act as the other's personal representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owed by him shall pass by his Will or under the laws of descent as the case may be free from any right of inheritance, title or claim in the other party as if the parties at such time were unmarried.

3. ALIMONY AND SUPPORT

It is the mutual desire of the parties that hereafter they shall each maintain and support themselves separately and independently of the other. Accordingly and in consideration of this Agreement, the parties release and discharge each other, absolutely and forever, for the rest of their lives from any and all claims and demands past, and future, for alimony and support, both pendente lite and permanent.

4. PERSONAL PROPERTY

Prior to the execution of this Agreement, the parties divide up their personal property. Except as otherwise stated, the parties agree that all tangible property and household chattels presently located at Wife's residence shall be and remain the sole and exclusive property of wife, free and clear of any interest of Husband, and all tangible personal property and household chattels presently located at Husband's residence shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife. Each party shall retain, as his or sole and separate property, any automobiles, stocks, bonds, or other securities, savings or checking accounts, and other assets of any kind or nature in his or her own name, free and clear of any interest of the other. The parties both waive all right, title and interest in each other's pension or retirement account whether now in effect or later acquired.

5. DEBTS

Each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefore. From the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations in the name, or on the behalf of each other, and as to any debts or obligation incurred or contracted by them from and after the date of this Agreement, each will be responsible for his or her own debt or liability, and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations.

6. CHILDREN-NONE

The parties expressly agree and acknowledge that no children were born or conceived by the parties during or before the marriage.

7. GROUNDS FOR DIVORCE

Each party expressly waives the right to assert a claim which now exist or may hereafter arise for a limited or absolute divorce for grounds other than voluntary separation or living apart for the requisite statutory period; it being express understood that neither party will rely on any such grounds other than voluntary separation or living apart for the requisite statutory period for the purpose of obtaining a divorce. Nothing contained herein shall prohibit or restrict either of the parties from obtaining a divorce on grounds of voluntary separation or living apart for the requisite statutory period.

8. COUNSEL FEES

Each of the parties shall pay his or her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present or future. If a divorce proceeding is brought by either party against the other, the party so instituting divorce proceedings shall be responsible for all court costs.

9. MISCELLANEOUS

A. Each of the parties agrees to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purpose of this Agreement.

B. Except as otherwise provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives, and assigns, releases all claims, demands, and interests arising under the Marital Property Act, Ch. 794 (1987) Laws of Md or its replacement, including but not limited to any claim to monetary award as an adjustment of the equities and rights and rights of the parties concerning marital property, if any.

C. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated but not merged in any decree of divorce. In the event the court shall fail or decline to incorporate this Agreement, or any provision thereof, in a decree, then and in that event the parties for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions hereof.

D. The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party had the opportunity to seek counsel of his or her own selection in the negotiation and execution of this Agreement; each has been fully informed of the advisability of obtaining legal counsel; that each believes this Agreement to be fair and reasonable; and that each acknowledges that he or she signs this Agreement freely and voluntarily and not as a result of any fraud, duress or undue influence exercised by any person.

E. Wherever the masculine gender, where appropriate, and the plural shall mean the singular, and vice-versa, where appropriate.

F. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing and signed by the parties.

G. As to these covenants and promises, the parties hereto severally bind themselves, their heirs, personal representatives and assigns.

IN WITNESS WHEREOF, the said parties hereto have executed and acknowledged this Agreement and set their hands and seals the day and year first above written.

[Signature]
WITNESS

Stephanie J. Ault (SEAL)

[Signature]
WITNESS

Ellsworth M. Ault III (SEAL)

STATE OF MARYLAND, COUNTY OF Baltimore TO WIT:
I HEREBY CERTIFY that on this 23rd day of AUGUST, 1989,
the above named STEPHANIE L. AULT personally appeared before me and made
oath in due form of law that the matters and facts set forth in the forgoing
Agreement with respect to the voluntary separation of the parties are true and
correct as therein stated and acknowledged that the said Agreement is in fact
her act and deed and that she has full understanding thereof.
WITNESS my hand and Notarial Seal.

MY COMMISSION EXPIRES:

July 1, 1991

[Signature]
NOTARY PUBLIC

STATE OF MARYLAND, COUNTY OF Baltimore TO WIT:
I HEREBY CERTIFY that on this 23rd day of AUGUST, 1989,
the above named ELLSWORTH M. AULT III personally appeared before me and
made oath in due form of law that the matters and facts set forth in the forgoing
Agreement with respect to the voluntary separation of the parties are true and
correct as therein stated and acknowledged that the said Agreement is in fact
his act and deed and that he has full understanding thereof.
WITNESS my hand and Notarial Seal.

MY COMMISSION EXPIRES:

July 1, 1990

[Signature]
NOTARY PUBLIC

C. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated but not merged in any decree of divorce. In the event the court shall fail or decline to incorporate this Agreement, or any provision thereof, in a decree, then and in that event the parties for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions hereof.

D. The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party had the opportunity to seek counsel of his or her own selection in the negotiation and execution of this Agreement; each has been fully informed of the advisability of obtaining legal counsel; that each believes this Agreement to be fair and reasonable; and that each acknowledges that he or she signs this Agreement freely and voluntarily and not as a result of any fraud, duress or undue influence exercised by any person.

E. Wherever the masculine gender, where appropriate, and the plural shall mean the singular, and vice-versa, where appropriate.

F. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing and signed by the parties.

G. As to these covenants and promises, the parties hereto severally bind themselves, their heirs, personal representatives and assigns.

IN WITNESS WHEREOF, the said parties hereto have executed and acknowledged this Agreement and set their hands and seals the day and year first above written.

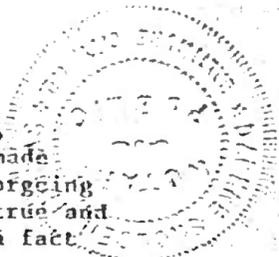
[Signature]
WITNESS

Stephanie J. Ault (SEAL)

[Signature]
WITNESS

Ellsworth M. Ault III (SEAL)

STATE OF MARYLAND, COUNTY OF *Baltimore* TO WIT:
I HEREBY CERTIFY that on this *25th* day of *AUGUST*, 1989,
the above named *STEPHANIE E. AULT* personally appeared before me and made
oath in due form of law that the matters and facts set forth in the foregoing
Agreement with respect to the voluntary separation of the parties are true and
correct as therein stated and acknowledged that the said Agreement is in fact
her act and deed and that she has full understanding thereof.
WITNESS my hand and Notarial Seal.



MY COMMISSION EXPIRES:
July 1, 1990

[Signature]
NOTARY PUBLIC

STATE OF MARYLAND, COUNTY OF *Baltimore* TO WIT:
I HEREBY CERTIFY that on this *23rd* day of *AUGUST*, 1989,
the above named *ELLSWORTH M. AULT, III* personally appeared before me and
made oath in due form of law that the matters and facts set forth in the foregoing
Agreement with respect to the voluntary separation of the parties are true and
correct as therein stated and acknowledged that the said Agreement is in fact
his act and deed and that he has full understanding thereof.
WITNESS my hand and Notarial Seal.

MY COMMISSION EXPIRES:
July 1, 1990

[Signature]
NOTARY PUBLIC

DAWN FRANCES WARREN : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
CHARLES DANIEL WARREN : CARROLL COUNTY
Defendant : CASE NO. C-92-12719

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this ^{4TH} day of May, 1992, that the Plaintiff, DAWN FRANCES WARREN, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, CHARLES DANIEL WARREN; and

IT IS FURTHER ORDERED, that the custody of the minor children of the parties, namely, DANIELLE NICHOLE WARREN (born March 4, 1983) and CHARLES ANDREW WARREN (born July 25, 1984) be and the same is hereby declared to be joint, primary physical custody being with the Plaintiff and reserving unto the Defendant reasonable rights of visitation, all of which is subject to the further Order of this Court; and

IT IS FURTHER ORDERED, that the Defendant pay unto the Plaintiff as child support the sum of \$40.00 per week per child, said payments being subject to the further Order of this Court and subject to the following provisions of law:

(1) If the Obligor accumulates support payments arrears amounting to more than 30 days of support, the Obligor

shall be subject to earnings withholding;

(2) The Obligor is required to notify the Court within 10 days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will subject the Obligor to a penalty not to exceed \$250.00 and may result in the Obligor not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.

Ruke K. Burns, Jr.

JUDGE

CAROLYN E. WEBSTER : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
ARTHUR S. WEBSTER : CARROLL COUNTY
Defendant : CASE NO. C-91-12241

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this ^{MAY} 6th day of ~~April~~, 1992, that the Plaintiff, CAROLYN E. WEBSTER, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, ARTHUR S. WEBSTER; and

IT IS FURTHER ORDERED, that the custody of the minor child of the parties, BRIAN PATRICK WEBSTER (born October 18, 1975) be and the same is hereby granted to the Plaintiff with the right on the part of the Defendant to visit said child at reasonable times and under proper circumstances all of which is subject to the further Order of this Court; and

IT IS FURTHER ORDERED, that the Defendant pay unto the Plaintiff as child support the sum of \$500.00 per month and as alimony the sum of \$250.00 per month (modifiable as set forth in the Separation Agreement); all of which is subject to the further Order of this Court and subject to the following provisions of law:

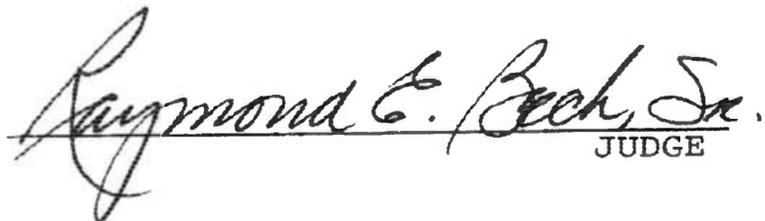
(1) If the Obligor accumulates support payments arrears amounting to more than 30 days of support, the Obligor shall be subject to earnings withholding;

(2) The Obligor is required to notify the Court within 10 days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will subject the Obligor to a penalty not to exceed \$250.00 and may result in the Obligor not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated December 1, 1991 and filed in this case be and the same is hereby incorporated herein but not merged herewith; and

IT IS FURTHER ORDERED, to divide equally the costs of this proceeding.


JUDGE

VOLUNTARY SEPARATION AND
PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT, made as of this 1st day
of December, 1991, by and between Carolyn Elizabeth
Webster, hereinafter referred to as "Wife", and Arthur
Stewart Webster, hereinafter referred to as "Husband".

EXPLANATORY STATEMENT

The parties hereto were married by religious ceremony
on April 28, 1968 in Baltimore, Maryland. Two children
were born as a result of the marriage, namely Katherine
Michele Webster, born on August 3, 1973, who reached
the age of majority on August 3, 1991, and Brian Patrick
Webster, born on October 18, 1975, hereinafter referred
to as "child"(or "children). Differences have arisen
between the parties and they are now and have been since
February 19, 1987, living separate and apart from one
another, voluntarily and by mutual consent in separate
abodes, without cohabitation, with the purpose and intent
of ending their marriage. It is the mutual intent of
the parties to hereby formalize their voluntary separation
and to settle all questions concerning custody, maintenance
and support of the child, alimony, counsel fees, their
respective rights in the property or estate of the other
and in property owned by them jointly or as tenants by
the entireties, and all other matters of every kind and
character, whether arising from their marital relationship
or otherwise. It is the intention of the parties that
the following shall be effective from the date hereof,
whether or not a complaint for divorce is filed by either
against the other.

NOW, THEREFORE, in consideration of the promises
and agreements of the parties hereto, the parties agree
as follows as of the date of this Agreement:

1. LIMITATION OF GROUNDS FOR DIVORCE

Each party expressly waives the right to assert
a claim which now exists or may hereafter arise for divorce
a vinculo matrimonii or a mensa et thoro for grounds
other than voluntary separation or statutory living apart
for the requisite period for the purpose of obtaining
a divorce or any other purpose whatsoever. Nothing
contained herein shall prohibit or restrict either party
from obtaining a divorce on the grounds of voluntary
separation or statutory living apart for the requisite
period.

2. SEPARATION.

On February 19, 1987, Husband and Wife voluntarily
agreed, with the intention of ending the marriage, to
thereafter live separate and apart without any cohabitation

and that each was thereafter to be free from any control, authority, restraint or interference, direct or indirect, by the other and each shall reside separate and apart from the other at such place or places as he or she may elect. In fact, the parties have done so. The parties hereby evidence, ratify and confirm their prior agreement and mutually and voluntarily agree to continue the same.

3. SOLE CUSTODY AND VISITATION

Wife shall have the sole guardianship, care and custody of the child of the parties. The child's primary residence shall be with the Wife. Husband shall be entitled to liberal visitation with the child.

Husband shall be entitled to have the child for two continuous weeks in the summer for vacation purposes.

In the event that either party, as a result of employment obligations, health or for any other reason shall be unable to assume the care and custody of the child for all or a portion of the specified custodial period, and such party requests the other to assume the care and custody of the child during any period that would normally be the requesting party's period of care or custody pursuant to this Agreement, then in that event, and only in the event of such request, the other party may assume the care and custody of the child for such period.

Each party will keep the other advised from time to time of their then residence and telephone number. If either party plans to take the child with him or with her overnight at a place other than each party's then place of residence, the other party shall be notified in advance and supplied with the address and telephone number where the child may be reached.

The parties have established the foregoing custody and visitation arrangements to reflect their belief that they constitute the best arrangements to meet their child's needs to have a continuing and close relationship with both Husband and Wife. The parties further recognize that an arrangement which provides for less contact between the child and each of the parties would not be in the best interests of the child at this time.

Either party may temporarily remove the child from the State of Maryland for vacation purposes within the United States if the other party is informed seven days in advance. The party removing the child shall provide dates and destinations of the vacation. In addition

at least one accurate phone number where the parent or child may be reached in case of emergency shall be provided.

Both Husband's parents and Wife's parents shall have the right to visit child at Wife's residence.

4. CHILD SUPPORT

Husband shall pay to Wife for the support and maintenance of the Child the base sum of Five Hundred Dollars (\$500) per month, payable on the first day of each month or on such other day or days as the parties may agree. In addition, Husband shall continue in full force and effect, for the benefit of the Children, his present medical insurance, or equivalent insurance providing equivalent coverage, and in addition thereto, Husband and Wife shall equally pay all necessary medical, dental, nursing and hospital expenses, including the cost of medicines, drugs, therapy, orthodontry and appliances prescribed by a physician or dentist for each Child, except such medicines and drugs as are usually kept in the medicine cabinet of the average household. Husband shall be responsible for the deductible portion from the medical coverage. Husband's obligation for the child support payments provided in this subparagraph shall cease and terminate upon the first to occur of any of the following events with respect to the child: (1) the death of the child or Husband, (2) the marriage of the child, (3) the child's becoming self-supporting, or (4) the child's arrival at the age of 18 years. Husband's obligation for medical insurance and medical and dental bills provided in the subparagraph shall cease and terminate upon the first to occur (1) the death of the child or husband (2) the marriage of the child (3) the child becoming self-supporting (4) the child no longer being eligible on Husband's policy.

The parties agree that Wife shall be entitled to treat the child as a dependent for federal and state income tax purposes. After January 1, each year, Husband shall execute a written declaration on a form to be provided by the Internal Revenue Service, or conforming to the substance of such form, stating that he will not claim the child as a dependent for that calendar year.

Husband and Wife shall pay equally all extraordinary or major medical and surgical expenses of and for the children of the parties for so long as Husband has an obligation to maintain a hospital and medical insurance policy, program or coverage for such child. The term "extraordinary" or "major" shall be defined as any non-insurance paid or unreimbursed expense for medical services or hospitalizations.

Husband and Wife shall also pay equally for all non-insurance paid or unreimbursed dental services for the child of the parties, including but not limited to orthodontic services.

5. COLLEGE EDUCATION OF CHILD

Husband shall pay the college education of the child who attends college, for a maximum of four (4) consecutive years of undergraduate education for the child at any college of the child's choice within the continental United States. The amount which the Husband shall be obligated to pay for each child for each year of college shall be limited to the actual costs of tuition, fees, books, and room and board which are not covered by scholarship funds.

For purposes of this paragraph seven (7), the meaning of the term "college student" shall be liberally construed. A child shall be considered to be a college student while enrolled in a program, while he or she is waiting acceptance of their application for admission to such a program, during school vacations, or during periods in which their education is interrupted for illness, so long as such child has not reached his or her 23rd birthday.

6. ALIMONY

Husband shall pay to Wife, as alimony, the sum of Two Hundred and Fifty Dollars (\$250.00) per month, payable on the first day of each month, commencing on the first day of the month following the execution of this Agreement, and continuing so long as the parties live separate and apart and until the first to occur of (a) remarriage of Wife (b) death of either of the parties or (c) until the mortgage on 4404 Carroll Park Court is fully paid (approximately December, 1996). If the mortgage increases due to higher property taxes, husband shall increase payment by same amount. The parties acknowledge that the amount of alimony payable hereunder is subject to modification by a court of competent jurisdiction in the event of change in circumstances.

7. MEDICAL INSURANCE

Husband shall maintain the existing hospital and medical insurance and major medical insurance policy, program or coverage for Wife or replace the same with and maintain until final degree of divorce. Wife shall either purchase same coverage as currently being provided or obtain coverage through her employment.

8. CONVEYANCE OF HOME FROM ONE SPOUSE TO THE OTHER

The parties own, as tenants by the entireties, improved premises in Carroll County known as 4404 Carroll

Park Court, Sykesville, MD 21784 (the "Home"). After a final decree of divorce, Husband and Wife shall hold title to the home as tenants in common. It is the intention of the parties that Wife and children remain in the marital home. In furtherance of this objective, if Husband dies, the home shall be left, by bequest, to Wife, and if Wife shall predecease Husband, the home, by bequest, shall be left to children as tenants in common. If Wife remarries, then the home shall be sold and the proceeds divided after all expenses of sale are paid. The home shall be valued by December 31, 1991 by a CREA appraiser and one-half of that value less remaining mortgage shall remain the interest of the Husband. Thereafter, any appreciation of the home or mortgage payment shall be credited to Wife's interest only. If Husband remarries, he shall convey to Wife, for zero consideration, all of his right, title and interest in and to the Home, and shall execute any deed, deed of trust, or other documents which may be reasonable necessary for the conveyance of such right, title and interest. Thereafter, Wife shall hold the Home as her sole and exclusive property, free and clear of any interest of Husband. Upon sale of the Home at any time, the proceeds of sale shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband. Any taxes that may be due on the transfer of the Home by either party due to the remarriage provision shall be paid solely by Husband. The Home is subject to the lien of a mortgage and neither party shall further encumber the same without the expressed written permission of the other.

9. TANGIBLE PERSONAL PROPERTY

Prior to the execution of this Agreement, the parties divided up their personal property. The parties agree that all tangible personal property and household chattels presently located at Wife's residence shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband, and all tangible personal property and household chattels presently located at Husband's residence shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

10. OTHER PERSONAL PROPERTY

Except as otherwise provided in this Agreement, each party shall retain, as his or her sole and separate property, any automobiles, stocks, bonds, or other securities, savings or checking accounts, certificates of deposit, money market funds, and any other assets of any kind or nature in his or her own name, free and clear of any interest of the other.

Husband hereby transfers all of his right, title and interest in and to the 1988 Toyota Camry,

presently operated by Wife, to the end that Wife shall be the sole owner of that automobile, free and clear of all liens and encumbrances except for the loan from Chase Bank of Maryland Account #10012000001223288. All costs of transfer, including title and fees and motor vehicle transfer tax required by law, if any, shall be paid by Husband. Husband hereby transfer all of his right, title and interest in and to the car presently operated by Katherine Webster, to the end that Katherine Webster shall be the sole owner of that automobile, free and clear of all liens and encumbrances. All costs of transfer shall be paid by Husband.

Husband shall convey to Wife, simultaneously with the execution of this Agreement, all his right, title and interest in all savings bonds owned by the parties. Wife shall use proceeds from bonds to pay college education expenses for children. After these funds, from the savings bonds, are exhausted, then Husband becomes obligated to pay college expenses, as further explained in section five (5).

Husband shall convey the ownership of all life insurance policies held on Wife and children to Wife, to the end that Wife shall be the sole owner of herein referred policies.

11. LIFE INSURANCE FOR BENEFIT OF CHILDREN

Husband shall keep in full force and effect by the payment of premiums when due, free of any loans or claims of creditors, SAFECO policy # AA 507219 on Husband's life with a net death benefit of \$50,000.00. During such time Husband shall designate the children as sole primary beneficiaries of said policy(ies), with an equal share of the net death benefit to be payable to each child. In addition Husband will cause duplicate premium notices to be issued to Wife so she will at all times be apprised of the status of the policy. In the event Husband dies and has not designated children sole primary beneficiaries of life insurance as above required or in the event the insurer issuing the policy of life insurance shall fail or decline to endorse such policy as herein provided, the parties, nevertheless, for themselves and their heirs, personal representatives and assigns and for any person or persons named as primary or other beneficiaries under the terms of the policy, their heirs, personal representatives and assigns, agree that they shall be governed, controlled and bound by the provisions of this Agreement to the same extent and as fully as if the policy had been endorsed as provided herein. The parties further agree that the rights and liabilities hereunder may be specifically enforce. Husband will execute all necessary insurance forms in order to effectuate the intent of this paragraph.

12. PENSION

Husband and Wife agree that Husband's interest in the Civil Service Retirement System shall be divided between the parties and Wife shall be the alternate payee in accordance with the provisions of the paragraph. Wife shall be entitled to direct payments of a portion of Husband's pension in an amount equal to fifty percent (50%) of the "marital portion" of any payments made from the Plan to the Participant, or on his behalf, including any death benefits, if, as and when such payments are made. The "marital portion" of said Plan benefit shall be that fraction of the benefit whose numerator shall be the number of months of the parties' marriage during which the benefits were accumulated, and whose denominator shall be the total number of months during which benefits were accumulated prior to the time when the payment of such benefit shall commence.

Husband shall elect a benefit form that provides the alternate payee with survivor benefits. The Participant shall designate the Alternate Payee as the beneficiary of one hundred percent (100%) of his survivor benefit, said assignment of survivor benefit being authorized pursuant to the Civil Service Retirement Equity Act of 1984. As the surviving former spouse the Alternate Payee shall be entitled to any pre-retirement survivor annuity. If the said Alternate Payee shall predecease the Participant, then the Participant shall be restored one hundred percent (100%) of his annuity benefit.

13. DEBTS

Except as otherwise provided herein, each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefor. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this Agreement, each will be responsible for his or her own debt or liability and shall hold and save the other harmless, and indemnify the other, from any such debts or obligation. Wife shall assume responsibility for payment of Visa Account #4313026785065201. As of the date of this Agreement, Husband shall obtain automobile insurance in his name and be responsible for payment of premiums.

14. FILING OF INCOME TAX RETURNS

Wife agrees to file joint Federal and State

income tax returns for each calendar year for which the parties are entitled to do so, if Husband elects to do so and so requests Wife. For any year for which the parties file joint tax returns, the parties shall pay all the taxes due thereon pro rata, in the same proportion that their respective separate incomes bear to the total gross income for Federal income tax purposes in such year, making whatever adjustments between themselves as are necessary to reflect withholding, any balances and/or refunds; provided, however, the Wife shall not be required to pay any taxes in excess of those which she would be required to pay if she did not file joint tax returns. Each party will save and hold the other party harmless of and from all claims for taxes, interest, additions to taxes, penalties, and expenses in connection with his own income and deductions during all years for which returns are filed. Any tax refunds from any joint returns shall be divided pro rata in the same portion that the respective separate incomes bear to the total gross income.

15. RECORDS REGARDING TRANSFERS OF PROPERTY

With respect to all property transferred between the parties pursuant to this Agreement Wife shall provide Husband, by the date of the transfer, with records to determine the adjusted basis and the holding period of the property as of the date of the transfer, including, without limitation purchase documents, settlement sheets, applicable tax returns or schedules, probate inventory, invoices, bills, receipts and checks documenting capital expenditures. Husband shall also provide to Wife any records concerning the marital home that he may have in his possession.

16. REPRESENTATION BY COUNSEL

Wife hereby acknowledges that Robert J. Brilliant, P.A. and Anita C. Deger, Esq. has represented her and has rendered legal advice to her with respect to the marital rights of the parties and in connection with the negotiation, preparation and execution of this Agreement. Husband hereby acknowledges that

~~AS HE IS REPRESENTING has represented him and has rendered HIMSELF, legal advice to him with with respect to the marital rights of the parties and in connection with the negotiation, preparation and execution of this Agreement.~~

17. COUNSEL FEES, COSTS AND EXPENSES OF DIVORCE

Husband shall pay one-half of Wife's legal fees for the negotiation and preparation of the parties Separation Agreement. The parties shall split all court costs, including Master fees, in relation to obtaining a divorce. In the event of a breach of this Agreement, the prevailing party shall recover all reasonable attorney fees and costs.

18. ARBITRATION

Any controversy arising out of or relating to this Agreement or the breach thereof, may be settled by binding arbitration in accordance with the Maryland Uniform Arbitration Act. Both parties agree to abide by the terms of the award rendered by the Arbitrator(s) and judgment upon the award may be entered in any Court, having jurisdiction thereof.

19. JURISDICTION

The parties covenant and agree that regarding any dispute arising out of any of the terms of this Agreement, in addition to any other lawful jurisdiction, the Courts of the State of Maryland's domicile from time to time shall have to the fullest extent permitted by law and this Agreement jurisdiction over the subject matter of any such dispute and the persons of the parties and their child, regardless of either party's then domicile or residence, provided, however, that the other party is given adequate actual notice and a reasonable opportunity to appear before the Court.

20. NOTICE OF ADDRESS

So long as Husband has any duties to Wife or the child of the parties pursuant to this Agreement, each party shall keep the other informed of his or her then residence from time to time. Any notice given pursuant to this Agreement may be directed to the party's address last disclosed or known to the other.

21. FINANCIAL DISCLOSURE

Both the legal and practical effect of this Agreement have been fully explained and disclosed to each party by his or her attorney. Each party has had the opportunity to be represented by independent counsel of his or her own choosing in the negotiation of this Agreement. Husband and Wife acknowledge that the Agreement is a fair and reasonable agreement, and that it is not the result of any fraud, duress or undue influence exercised by either party upon the other, or by any person or persons upon either party, and that each has signed the Agreement freely and voluntarily.

22. FURTHER ASSURANCES

The parties for themselves and their respective heirs, personal representatives and assigns do mutually agree to join in or execute any instrument and do any other act or thing that may be necessary or proper to carry into effect any part of this Agreement, or to release any dower or other right in any property which either of the parties may now own or hereafter acquire including the execution and delivery of such deeds and assurances as may be necessary to carry out the purposes of this

The parties for themselves and their respective heirs, personal representatives and assigns agree to furnish any and all documents, records or information necessary to permit either or both parties to comply with tax reporting and recordkeeping requirements.

23. INTEGRATION CLAUSE

This Agreement contains the entire understanding of the parties and there are no representations, warranties, covenants or undertakings other than those expressly set forth in this Agreement.

24. MUTUAL GENERAL RELEASE

Except for any ground for divorce which either party may have against the other, and except for the rights provided in this Agreement, the parties, for themselves and for their respective heirs, personal representatives and assigns do hereby mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, any and all rights, actions, causes of action, claims, debts, demands and obligations which each may have against the other, whether arising out of the marriage or otherwise, including, but not limited to, any claim arising under Maryland Code, Family Law Article, Sections 8-201 through 8-213, and all right, title and interest which he or she might now have or hereafter have as husband or wife, widow or widower, next-of-kin, successor or otherwise, in and to any property of the other, real or personal, whether now owned or hereafter acquired, against such other, the estate of such other, or any part thereof, including, but not limited to, rights arising out of acts, contracts, engagements or liabilities of such other by way of dower or curtesy, statutory thirds, halves or legal shares or claims in the nature of dower or curtesy or widow's or widower's rights, or under intestate laws, or the right to take against the spouse's Will or the right to treat a lifetime conveyance by the other as testamentary or to participate in any way in the enjoyment or distribution of any real or personal estate of which the other may be possessed at the time of his or her death or any rights to receive any legal right or interest whatsoever or all other rights of a surviving spouse to participate in or administer a deceased spouse's estate, whether arising under the laws of Maryland or any state, a Commonwealth or Territory of the United States or any other country.

25. INCORPORATION WITHOUT MERGER OF AGREEMENT INTO DIVORCE JUDGMENT

This Agreement is not intended in any way to affect or prejudice the rights of either party to bring

suit for divorce. This Agreement shall survive and continue in full force whether or not a judgment of divorce shall be entered in any action between the parties in any jurisdiction. In case a judgment of divorce shall be entered in any jurisdiction in favor of either party, the terms of this Agreement shall, at the request of either party, be incorporated but not merged in the judgment of the court to the extent possible.

26. BINDING ON PARTIES SUCCESSORS

This Agreement shall be irrevocable binding upon the parties, their respective heirs, personal representatives and assigns, and the parties and their respective heirs, personal representatives and assigns shall execute such other supplemental agreements, deeds, or other writings as may be necessary or advisable to carry out the full intent and meaning of this Agreement.

27. CANCELLATION, MODIFICATION OR WAIVER

Any cancellation, modification or waiver of this Agreement or any of its provisions shall be made only upon the express agreement of the parties in writing and signed, sealed and acknowledged by both of them. the failure of either party to insist upon strict performance of any provision of this Agreement shall not constitute a cancellation, modification or waiver of the same.

28. SEVERABILITY

If any provision of this Agreement is invalid under the laws of Maryland, such invalidity shall not invalidate the entire Agreement, but in such event, this Agreement shall be construed as if not containing the particular provision or provisions held to be invalid, and the rights and obligations of the parties shall be construed and enforced accordingly.

29. CONTROLLING LAW

The parties are presently residents of and domiciled in the State of Maryland and this Agreement shall be construed in accordance with the laws of that State.

30. RECONCILIATION

This Agreement shall not be invalidated, modified, or otherwise affected by any reconciliation between the parties or any resumption of marital relation between them unless a writing, signed, sealed and acknowledged by both parties so provides.

31. HEADINGS

Any headings preceding the text of any of the paragraphs in this Agreement are inserted solely for convenience of reference and do not constitute a part

of the Agreement, nor shall they affect the meaning, construction or effect of any of the paragraphs of the Agreement.

32. GENDER

Whenever the masculine gender is used herein, it shall also mean the feminine gender, where appropriate, and the plural shall mean the singular, and vice-versa, where appropriate.

33. DUPLICATE ORIGINALS

This Agreement shall be executed in duplicate or more copies and each executed copy shall have the same force and effect as if it were the original copy.

IN WITNESS WHEREOF, the said parties hereto have hereunder set their hands and seals the day and year first above written.

WITNESS:

Cecil L. Stevenson
As to Husband

Arthur S. Webster (SEAL)
ARTHUR S. WEBSTER

Susan C. Stevenson
As to Wife

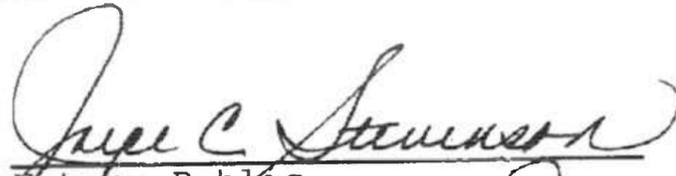
Carolyn E. Webster (SEAL)
CAROLYN E. WEBSTER

STATE OF MARYLAND, ~~CITY~~/COUNTY OF CARROLL.
I hereby certify that on this 1st day of DECEMBER, 1991, before me, the subscriber, a Notary Public of the State and Subdivision aforesaid personally appeared Carolyn E. Webster, the "Wife" named in the foregoing Agreement, who made oath in due form of law that the foregoing Agreement is her voluntary act and deed and that the matters and facts set forth therein are true and correct. As witness my hand and Notarial Seal

Cecil L. Stevenson
Notary Public

My Commission expires: January 1, 1995

STATE OF MARYLAND, ~~CITY~~/COUNTY OF CARROLL.
I hereby certify that on this 2nd day of December,
1991, before me, the subscriber, a Notary Public in the
State and Subdivision aforesaid personally appeared,
Arthur S. Webster, the "Husband" named in the foregoing
Agreement, who made oath in due form of law that the
foregoing Agreement is his voluntary act and deed and
that the matters and facts set forth therein are true
and correct. As witness my hand and Notarial Seal.


Notary Public

My Commission expires: January 1, 1995

CYNTHIA LEAH PIRHALLA : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
DOUGLAS EDWARD PIRHALLA : CARROLL COUNTY
Defendant : CASE NO. C-92-12433

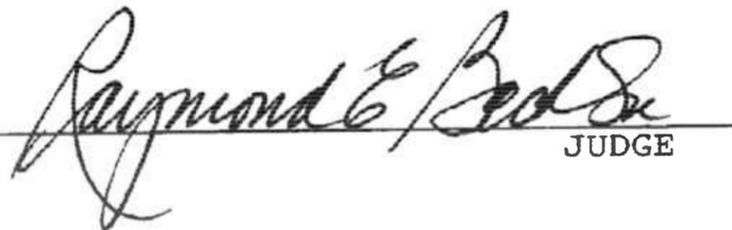
JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this ^{MAY} 6th day of ~~April~~, 1992, that the Plaintiff, CYNTHIA LEAH PIRHALLA, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, DOUGLAS EDWARD PIRHALLA; and

IT IS FURTHER ORDERED, that the Plaintiff be and she is hereby authorized to resume the use of her maiden name, to wit, CYNTHIA LEAH BEALL; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.


JUDGE

ROBERT F. SHAFFER	:	IN THE
Plaintiff	:	CIRCUIT COURT
vs.	:	FOR
FAYDEAN SHAFFER	:	CARROLL COUNTY
Defendant	:	CASE NO. C-92-12581

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 6th day of ~~April~~ ^{MAY}, 1992, that the Plaintiff, ROBERT F. SHAFFER, be and he is hereby ABSOLUTELY DIVORCED from his wife, the Defendant, FAYDEAN SHAFFER; and

IT IS FURTHER ORDERED, that so long as the minor child of the parties, NICK ADAM SHAFFER (born November 2, 1978) lives with the Defendant, the Plaintiff will pay \$120.00 per month as child support and if he remains with the Defendant after May 1, 1992, the Plaintiff will increase these child support payments to \$180.00 per month, said payments being subject to the further Order of this Court and subject to the following provisions of law:

(1) If the Obligor accumulates support payments arrears amounting to more than 30 days of support, the Obligor shall be subject to earnings withholding;

(2) The Obligor is required to notify the Court within 10 days of any change of address or employment so long as

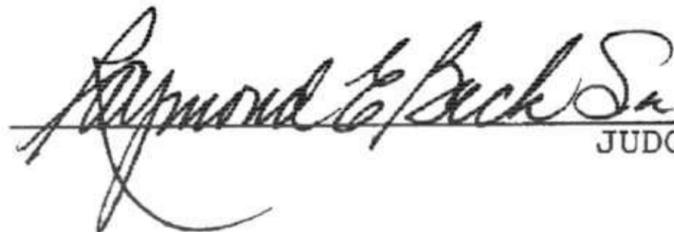
this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will subject the Obligor to a penalty not to exceed \$250.00 and may result in the Obligor not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED, that the Plaintiff pay unto the Defendant as alimony the sum of \$150.00 per month as temporary alimony, payable the first day of each month, until July 1, 1993 at which time alimony will forever terminate and the payment of alimony is subject to the same foregoing provisions as set forth concerning child support; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated May 14, 1991 and filed in this case be and the same is hereby incorporated herein but not merged herewith except that the life insurance provision is in the amount of \$62,250.00 and not the figure set forth therein; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.


JUDGE

VOLUNTARY SEPARATION AND PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT is entered into this 14th day of May, 1991, by and between ROBERT F. SHAFFER, hereinafter called "Husband," and FAYDEAN SHAFFER, hereinafter called "Wife."

EXPLANATORY STATEMENT

The parties were married by a religious ceremony on March 16, 1968, in Carroll County, Maryland. Two children were born to them as a result of their marriage, namely, TODD FRANKLIN SHAFFER, born September 20, 1968 and NICK ADAM SHAFFER, born November 2, 1978, hereinafter referred to as children. Differences have arisen between the parties and they are now and have been since September 24, 1990, living separate and apart from one another, voluntarily and by mutual consent in separate abodes, without cohabitation, with the purpose and intent of ending their marriage. It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions of custody of their minor child, maintenance and support, alimony, counsel fees, their respective rights in the property or estate of the other, and in the property owned by them jointly or as tenants by the entirety, and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW, THEREFORE, in consideration of the promises and mutual covenants and understandings of each of the parties, the parties hereby covenant and agree as follows, all as of the effective date hereof.

*R # 1
4/7/92
[Signature]*



1. RELINQUISHMENT OF MARITAL RIGHTS. The parties shall continue to live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him shall seem advisable for his sole and separate use and benefit, without, and free from, any control, restraint, or interference by the other party in all respects as if each were unmarried. Neither of the parties shall hereafter interfere with or molest the other, nor endeavor in any way to exercise any marital control or right over the other, or to have any marital relations with the other, or to exert or demand any right to reside in the home of the other. Each party shall be free to go his or her own respective way as fully and to the same extent as if they had never joined in matrimony.

Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all rights or interest which he or she now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quit claims, or

other instruments as from time to time may be necessary or convenient to enable the other party to deal with his or her property as if he were unmarried. Each of the parties releases all claims and demands of any kind or nature against the other party, including all interests incident to the marriage relation now or at any time hereafter existing or occurring in the property or estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands and interests arising under the Family Law Article, Section 8-201 et seq., Annotated Code of Maryland, as from time to time amended, and specifically including any right to act as the other's personal representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him or her shall pass by his Will or under the laws of descent as the case might be, free from any right of inheritance, title or claim in the other party as if the parties at such time were unmarried.

2. CHILD CUSTODY AND VISITATION. Husband shall have the care and custody of the parties' minor children, subject, however, to reasonable visitation rights by the Wife.

3. CHILD SUPPORT. So long as the parties' minor child continues to remain with the Husband, the parties' agree that no

child support shall be payable by Wife to Husband and that the Wife shall be charged generally for the care and support of said minor child. If for any reason the custody arrangement should change in the future, then the parties hereto agree that the matter shall be subject to either further agreement or Court action to determine any child support.

4. ALIMONY. The parties agree that Husband shall pay to Wife the sum of \$150.00 per month temporary alimony due and payable on the first day of each month until July 1, 1993 at which time the last alimony payment shall be made. From and after that time, in consideration of this Agreement, Wife releases and discharges Husband, absolutely and forever, for the rest of her life, from any and all claims and demands, past, present and future, for alimony and support, both pendente lite and permanent; and Husband releases and discharges Wife, absolutely and forever, for the rest of his life, from any and all claims and demands, past, present and future, for alimony and support, both pendente lite and permanent.

5. INSURANCE.

Health Insurance. Husband agrees to maintain his existing medical insurance policies, with coverage for the Wife until the parties have been granted an absolute divorce, and for the child until he has attained the age of eighteen (18) years.

Husband shall provide to Wife proof of such insurance, so that she can obtain the benefits thereof without the intervention of the Husband. Husband shall hold and save Wife harmless from the expenses which he covenants to pay in this paragraph, and shall indemnify Wife from any liability therefor.

Life Insurance. Husband agrees to maintain his existing life insurance policies, with designated beneficiaries as herein set forth, for the remainder of his natural life. It is agreed that Husband will permanently maintain life insurance in the amount of \$85,000.00 on his life with both of the children of the parties hereto as primary beneficiaries and any issue either may have as contingent beneficiaries for the remainder of his life. It is further agreed that Husband will maintain life insurance with the face amount of \$32,000.00 with both of the parties' children designated as beneficiaries until such time as the youngest of said children has attained the age of 18 years or has graduated from high school, whichever shall last occur. It is further agreed by the parties hereto that Husband shall maintain life insurance in the face amount of \$10,000.00 on his life with Wife as beneficiary for the remainder of his natural life and, if for any reason, Wife shall predecease Husband, then said \$10,000.00 life insurance policy shall be payable to the parties' minor children or in the alternative their respective issue.

6. REAL PROPERTY. Husband agrees to convey all of his right, title, estate and interest in and to the parties' family

home at 1141 Martin Drive, Westminster, Maryland, 21157, within thirty (30) days from and after the date of the entry of Judgment of Final Divorce between the parties herein. Wife will bear the expense of preparation of the deed of conveyance and the recording costs for the same. Husband agrees to pay all of the existing mortgage payments on said premises until July 1, 1993. In addition, Husband agrees to pay all outstanding homeowners insurance and real estate taxes due on the property until July 1, 1993. The parties agree that Husband will agree to an endorsement of the parties existing insurance policy on the premises, to reflect that the parties are the owners of the same as their respective interests may appear and a further endorsement of that policy at such time as the residence is formally conveyed to Wife. It is also agreed between the parties that if Wife is not able to secure a Covenant Not to Sue or other partial release of the presently existing mortgage on the land and premises from Carroll County Bank and Trust Company, which is the present mortgage holder, that Wife nonetheless intends to continue to make said payments and that Husband agrees to take no legal action which would in any manner interfere with Wife's continuation of the term of said mortgage until the same is fully paid and satisfied.

Wife hereby indemnifies and holds Husband harmless for any payments she may be obligated to make in the future on the aforementioned Mortgage to Carroll County Bank and Trust Company,

and hereby holds Husband harmless for the total amount of any payments due on the aforementioned mortgage from and after July 1, 1993, as well as any court costs, attorneys' fees, or other expenses or sums that Husband may become obligated to pay under and by virtue of her failure to have timely made any payments due on said Mortgage after July 1, 1993.

7. PERSONAL PROPERTY. The parties agree that Wife may retain as her sole and exclusive property all contents of the residence now occupied by them except for the coo-coo clock, needle point picture of ducks, family photos, and Husband's personal clothing and jewelry. Further, it is agreed that Husband may retain as his sole and separate property all mechanical and garden tools, and that he will become the owner of the lawn tractor, sweeper, and push mower to remain at the parties' residence at such time as the parties' youngest child attains the age of eighteen (18) years. During such time, Wife agrees to maintain said tractor, sweeper and push mower, keeping them in a good running condition.

Automobiles. It is agreed that Wife may retain the 1983 Chrysler as her sole and separate property, and that Husband may retain the 1987 GMC truck and his 1988 Bass Tracker boat. Each party is to pay his or her own automobile insurance and maintenance for their respective vehicles from and after the date of this agreement and Husband will agree to make payments and indemnify Wife for any remaining obligation or payments due on either the truck or the boat.

8. PENSIONS. Each party hereto does by these presence waive and assign unto the other any and all right, title or interest either may have in any pension plan or income savings plan now titled in the name of the other and by these presence claims no further interest in the same in the future.

9. DEBTS.

Each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefor. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this Agreement, each will be responsible for his or her own debt or liability, and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations.

The parties agree that Husband will pay in full the balance due on Citibank Mastercard No. 5424-1800-6253-7151. The parties agree that Wife will pay in full any balance due on the Discover card and the Macy's card presently issued in her name. Both parties fully agree to cooperate so that all credit cards may be the full obligation of the person in whose name the same

is issued and that neither will have the right to charge anything on any credit card issued in the name of the other.

10. INCOME TAX RETURNS. It is agreed that Husband may claim the parties' minor child as a dependent for income tax purposes so long as he continues to reside with the Husband. In the event that he shall resume residing with the Wife for any reason in the future, then Wife may claim the parties' remaining minor child as a dependent for tax purposes. The parties further agree that Husband may claim all real estate taxes and interest expenses paid by him on the land and premises owned by the parties at 1141 Martin Drive, Westminster, Maryland, 21157 for income tax purposes so long as the same are actually paid by him.

11. MUTUAL RELEASE. Except for the rights provided in this Agreement, the parties, for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns all claims, demands, accounts and causes of action (including any rights or claims which may now exist or hereafter arise under Family Law Article, Section 8-201, et seq., Annotated Code of Maryland, as from time to time amended), which either of them may have against the other, and they do hereby further mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, all of the right, title, interest and claim which said parties, respectively might now have or

hereafter acquire as the Husband, Wife, widower, widow or next of kin, of the other party, successor or otherwise, in and to any property, real or personal, that either of said parties may now own or hereafter acquire, or in respect of which either of said parties has or may hereafter have any right, title claim or interest, direct or indirect, including any rights of dower, curtesy, community or marital property, statutory thirds, halves or legal shares and widow's or widower's rights, and including any rights or claims which may now exist or hereafter arise under the Family Law Article, Section 8-201 et. seq., Annotated Code of Maryland, as from time to time amended, or to participate in any way in the enjoyment or distribution of any real or personal estate of which the other may be possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

12. COUNSEL FEES; COURT COSTS. Each of the parties shall pay his or her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present or future. If a divorce proceeding is brought by either party against the other party, the parties agree that Husband shall pay all court costs and Master's fees payable by virtue thereof.

13. CASH SETTLEMENT. The parties agree that in consideration of the provisions of this agreement, Husband shall pay to Wife within thirty (30) days of July 1, 1993, the sum of Five Thousand Dollars (\$5,000.00) cash in addition to any and all obligations set forth in this agreement.

14. FURTHER ASSURANCE. Each of the parties agrees to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purposes of this Agreement.

15. INCORPORATION IN DECREE. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated in said decree of divorce. Notwithstanding such incorporation, this Agreement shall not be merged in the decree, but shall survive the same, and shall be binding and conclusive on the parties for all time. In the event the court shall fail or decline to incorporate this Agreement, or any provision thereof, in said decree, then and in that event the parties for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions hereof.

16. NON-MODIFIABILITY. None of the provisions of this Agreement shall be subject to modification by any Court.

17. RECONCILIATION. No continuation, reconciliation or resumption of the marital relationship shall operate to void this

Agreement. It is the mutual intent of the parties that the provisions of this Agreement for settlement of property rights shall nevertheless continue in full force and effect without abatement of any term or provision hereof, except as otherwise provided by written agreement duly executed by each of the parties after the date of the reconciliation.

18. VOLUNTARINESS AND ACKNOWLEDGMENT. The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party was represented by independent counsel of his or her own selection in the negotiation and execution of this Agreement, or waived the right to same. Each party acknowledges that he or she fully understands the contents and legal significance of this Agreement.

19. CONTROLLING LAW. This Agreement shall be interpreted in accordance with and controlled by the law of the State of Maryland.

20. HEADINGS. Any headings preceding the text of any of the paragraphs in this Agreement are inserted solely for the convenience of reference and shall not constitute a part of the Agreement, nor shall they be construed to have any effect or significance with respect to the construction or meaning of any of the paragraphs of the Agreement.

21. INTEGRATION CLAUSE. This Agreement contains the final and entire understanding of the parties. There are no representations, terms, conditions, statements, warranties, promises, covenants or understandings, oral or written, upon which either party has relied or upon which they intend to be bound, other than those expressly set forth herein.

IN WITNESS WHEREOF, the said parties hereto have hereunder set their hands and seals the day and year first above written.

WITNESS:

[Signature]

Robert F. Shaffer (SEAL)
ROBERT F. SHAFFER

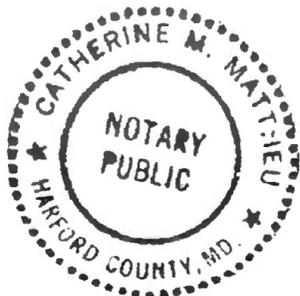
[Signature]

Faydean Shaffer (SEAL)
FAYDEAN SHAFFER

STATE OF MARYLAND, Harford CARROLL COUNTY, to wit:

I HEREBY CERTIFY that on this 14th day of May, 1991, the above-named ROBERT F. SHAFFER, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact his act and deed and that he has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



Catherine M. Matthew
Notary Public
My Commission Expires: 10-1-93

STATE OF MARYLAND, CARROLL COUNTY, to wit:

I HEREBY CERTIFY that on this 21st day of May, 1991, the above named FAYDEAN SHAFFER, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



Thomas F. Stansfield

Notary Public

My Commission Expires: 12/1/94

STEVEN G. HINERMAN : IN THE
 Plaintiff : CIRCUIT COURT
 vs. : FOR
 CATHY MARIE HINERMAN : CARROLL COUNTY
 Defendant : CASE NO. C-92-12762

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 6th day of ~~April~~ ^{MAY}, 1992, that the Plaintiff, STEVEN G. HINERMAN, be and he is hereby ABSOLUTELY DIVORCED from his wife, the Defendant, CATHY MARIE HINERMAN; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.

Raymond E. Beck Sr.
 JUDGE

RECEIVED IN
 CIRCUIT COURT
 CARROLL COUNTY, MD
 MAY 6 4 45 PM '92
 LARRY W. [unclear]
 CLERK

RECEIVED IN
CIRCUIT COURT
CARROLL COUNTY, MD

MAY 3 2 44 PM '92

LARRY W. SIMPSON
CLERK

CINDY MARIE BOONE

Plaintiff

vs.

DONALD MILLER BOONE, JR.

Defendant

IN THE

CIRCUIT COURT

FOR

CARROLL COUNTY

Case No. CV 8310

* * * * *

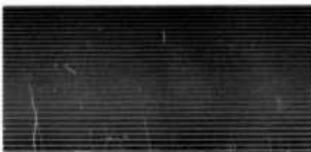
JUDGMENT OF DIVORCE

THIS CASE standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 7th day of May, 1992, that the Plaintiff, CINDY MARIE BOONE, be, and she is hereby, ABSOLUTELY DIVORCED from her husband, the Defendant, DONALD MILLER BOONE, JR.; and

IT IS FURTHER ORDERED, that the custody of the minor child of the parties, ZACHARY SCOTT BOONE, born June 11, 1985, be and the same is hereby awarded to the Plaintiff, with the right on the part of the Defendant to visit said child every other weekend as arranged by the parties, subject to the continuing jurisdiction of this Court; and

IT IS FURTHER ORDERED, that the Defendant pay for the support and maintenance of said minor child pursuant to an Order dated March 6, 1992, entered by the Circuit Court of Berkeley County, West Virginia pursuant to a URESA action instituted by the Plaintiff, copy of which is attached hereto and incorporated



herein, subject to the further order of this Court and subject to the following provisions of law:

(1) If the Defendant accumulates support payment arrears amounting to more than thirty (30) days of support, the Defendant shall be subject to earnings withholding;

(2) The Defendant is required to notify the Court within ten (10) days of any change of address or employment so long as this support order is in effect;

(3) Failure to comply with Paragraph 2, above, will subject the Defendant to a penalty not to exceed \$250.00 and may result in the Defendant's not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED, that the aforesaid support and maintenance be paid through the Bureau of Support Enforcement, Post Office Box 800, Westminster, Maryland 21158; and

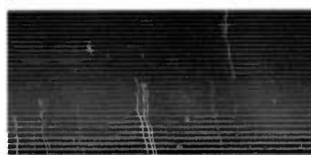
IT IS FURTHER ORDERED, that neither party be awarded alimony; and

IT IS FURTHER ORDERED, that the Plaintiff be restored to her maiden name of CINDY MARIE KREBS; and

IT IS FURTHER ORDERED, that any open costs be paid by the Plaintiff.


JUDGE

b:cmboone.jud



PATRICIA ANN GORE : IN THE
 Plaintiff : CIRCUIT COURT
 vs. : FOR
 GERALD JAMES GORE : CARROLL COUNTY
 Defendant : CASE NO. C-91-12095

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 7th day of May, 1992, that the Plaintiff, PATRICIA ANN GORE, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, GERALD JAMES GORE; and

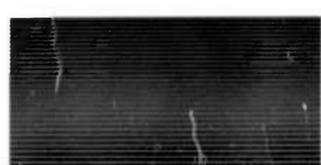
IT IS FURTHER ORDERED, that the custody of the minor child of the parties, RACHAEL ELIZABETH GORE (born June 15, 1982) be and the same is hereby declared to be joint, each party having reasonable visitation with said child while she is in the custody of the other, all of which is subject to the further Order of this Court; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated November 20, 1990 be and the same is hereby incorporated herein but not merged herewith; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.

Raymond E. Beck, Sr.
 JUDGE

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SEPARATION AGREEMENT

THIS AGREEMENT, made this 2e day of November 1990, 1990, by and between GERALD J. GORE, of Carroll County, Maryland, herein called "Husband", and PATRICIA A. GORE of Carroll County, Maryland, herein called "Wife".

WHEREAS the parties hereto are now Husband and wife having been legally married by a religious ceremony in Westminster, Carroll County, Maryland, on January 6, 1980, and whereas certain irreconcilable differences have arisen between the said parties hereto for which reason they did voluntarily consent and agree to separate and to no longer reside together as Husband and Wife, said voluntary separation having occurred on June 6, 1990, and said voluntary separation having been continuous since that date, and they do hereby consent and agree from the date of this Agreement to live separate and apart from each other during their natural lives, it being fully understood that nothing herein contained shall be construed in any way as waiving or condoning any cause for divorce.

AND WHEREAS, the parties intend and contemplate that their separation shall be permanent, in connection with which separation it is the intention and desire of the parties that there be a complete, final and effective division and settlement of their respective rights and holdings, except as herein otherwise provided, and the relinquishment of all rights, interest and claims which one party might otherwise have upon the property of the other.

NOW, THEREFORE, in consideration of the premises, the mutual covenants and agreements contained herein, and to accomplish the ends sought, both parties, after due consideration, do fully and voluntarily agree as follows:

FIRST: Husband and Wife have agreed that all of the clothing, personal effects and personal property of each, of whatsoever description, shall be the absolute property of each, free of any claim of the other; Husband and Wife have agreed upon a division of all their personal property, and have divided the same so that all property now in the possession of each shall be

and remain the individual property of the party having possession, free of any claim of the other, except as herein otherwise provided.

SECOND: That the care, custody and control of the child born of this marriage; namely RACHAEL ELIZABETH GORE, born June 15, 1982, shall be joint. Physical custody shall be shared as follows:

During the school year of the Carroll Christian School, said child shall reside with Husband. During the summer recess, said child shall reside with Wife. Each party shall be responsible for the child's expenses while the child is in the custody of that parent, except as otherwise specifically stated herein.

While said child is with Husband during the school year, Wife shall have visitation with the child from the end of the school day on Friday until 6:00 p.m. Sunday evening.

While said child is with Wife during the summer recess, Husband shall have visitation with the child from 4:00 p.m. (depending upon Husband's work schedule) Friday until 6:00 p.m. Sunday evening.

Each party agrees to honor any reasonable request of the other party to have the child on a day when said other party would not otherwise have the child.

In addition, the parties agree that either party may have such other visitation as is reasonable.

The parties further agree that neither party will leave the child with a babysitter who is not a close family member, or otherwise previously approved as a babysitter, without the prior consent of the other party, except in case of an emergency when there is no reasonable opportunity to obtain consent.

It is understood and agreed that neither party shall come to the premises of the other for visitation without a prior telephone call or other prior arrangement. Husband and Wife agree to keep each other advised of their address and of any changes of their address.

Each party shall have the right to claim the dependency exemption for RACHAEL ELIZABETH GORE in alternating years, with

Mrs. Gore having the right to claim the child the first year that the parties file separate tax returns.

During any period when Wife is employed and can obtain medical insurance coverage on said Child, without charge to her, Wife shall provide such coverage. Except for such circumstance, Husband shall provide medical insurance coverage for said Child. Husband and Wife agree to equally be responsible for all medical, dental or optical needs of the Child not actually paid by insurance.

Wife shall pay the child's tuition at the Carroll Christian School. Husband shall pay the after-school "late stay" charges at Carroll Christian School. The parties agree that said child shall attend Carroll Christian School and attend church regularly.

Each party's obligation for the child provided in this Agreement shall cease and terminate upon the first to occur of any of the following events with respect to the Child: (1) the death of the Child, (2) the marriage of the Child, (3) the Child's becoming self-supporting, or (4) the Child's arrival at the age of 18 years.

THIRD: That contemporaneously with and by the execution and delivery of this Agreement, and in consideration of the premises, Husband does hereby:

(a) Release and discharge Wife from any and all obligations of further support, and does hereby covenant and agree not to contract debts, charges or liabilities for which Wife may be liable, and at all times to keep Wife free, harmless and indemnified from any and all debts, charges and liabilities heretofore or hereafter contracted by Husband, it being the intention hereof that Husband hereby expressly forever waives any present or future claim he may have against Wife for alimony, support or medical expenses, except as herein otherwise stated.

FOURTH: That contemporaneously with and by the execution and delivery of this Agreement, and in consideration of the premises, Wife does hereby:

(a) Release and discharge Husband from any and all obligations of further support, and does hereby covenant and agree not to contract debts, charges or liabilities for which Husband may be liable and at all times to keep Husband free, harmless and indemnified from any and all debts, charges or liabilities heretofore or hereafter contracted by Wife, it being the intention hereof that Wife hereby expressly forever waives any present or future claim she may have against Husband for alimony, support or medical expenses, except as herein otherwise stated.

FIFTH: Husband and Wife agree that the motor vehicle presently titled in Wife's name and/or presently in Wife's possession, shall be the sole and separate property of the Wife, free of any and all claims by or on behalf of the Husband and Wife may sell, trade, encumber, dispose of, or otherwise deal with said motor vehicle(s) as she in her sole discretion may deem appropriate. Husband agrees to execute such documents as may be necessary or proper to effect the terms of this paragraph. Wife shall assume the outstanding indebtedness on said automobile(s), and shall hold Husband free, harmless and indemnified from any responsibility regarding same.

Husband and Wife agree that the motor vehicle presently titled in Husband's name and presently in Husband's possession, shall be the sole and separate property of the Husband, free of any and all claims by or on behalf of the Wife and Husband may sell, trade, encumber, dispose of, or otherwise deal with said motor vehicle(s) as he in his sole discretion may deem appropriate. Wife agrees to execute such documents as may be necessary or proper to effect the terms of this paragraph. Husband shall assume the outstanding indebtedness on said automobile(s), and shall hold Wife free, harmless and indemnified from any responsibility regarding same.

SIXTH: The parties own as tenants by the entireties real property known as 3437 Littlestown Pike, Westminster, Carroll County, Maryland 21157, which property is encumbered by a mortgage. Husband shall purchase Wife's interest for the total sum of Fifteen

Thousand Dollars (\$15,000.00), payable by Husband to Wife as follows:

1. Five Thousand Dollars (\$5,000.00) cash on the date of settlement.
2. Ten Thousand Dollars (\$10,000.00) to be paid within three (3) years of the date of this Agreement, without interest. This sum will be secured by a second mortgage on said property.

Settlement shall take place within thirty (30) days of the execution of this Agreement, at which time Wife shall execute a deed transferring all of her right, title and interest in said real property to Husband. Husband shall pay all closing costs and indemnify and hold Wife harmless from any claims thereafter related to the real property.

SEVENTH: All property individually owned by either party, real, personal or mixed, of any kind, character of description, or which shall in any manner hereafter devolve or either individually, shall be the sole and separate property of each individually, wholly free from any rights of the other during his or her life, or after his or her death, with full power in each to convey, assign, charge or will his or her said individual property as if unmarried. Each of the parties covenants that this Agreement shall operate as a full, complete and final settlement, satisfaction, discharge and adjudication of any and all legal rights, claims or demands of either party against the other, by way of widow's award, homestead, inheritance, dower, curtesy or any other interest or money demand, which might be asserted by either party hereto against the other party or the property or estate of such other party, to the end that each shall be forever barred from all rights in and to the property and estate, and to the right to administer upon the property and estate of the other.

EIGHTH: Neither of the parties hereto shall molest the other or compel or endeavor to compel the other to cohabit or dwell with him or her by any legal proceedings for restitution of

conjugal rights or otherwise; and that said parties may at all times hereafter live apart from each other free from the other's authority.

NINTH: Each party expressly stipulates that the other party retains and reserves the right to begin and conclude a proceeding or proceedings, as he or she may deem convenient, necessary or proper, to obtain a decree of divorce; each of the parties shall be responsible for payment of his or her own counsel fees and other costs incurred in connection with their separation and divorce, including Court costs and Master's fees, of any proceeding for absolute divorce.

TENTH: In the event of any action in the future by either party hereto against the other for an absolute divorce, it is covenanted and agreed by and between the parties hereto that this Agreement shall be submitted to the Court having jurisdiction thereof, for its approval, and said Court shall be requested by the parties hereto to incorporate, but not merge, this Agreement by reference, in any decree or judgment that may be entered in any such action.

ELEVENTH: Said parties hereto and each of them will, upon request, execute such further and other assurances hereof as may be necessary to carry out the purposes of this Agreement or any provisions hereof. It is intended that none of the provisions of the Agreement shall in any way be altered, changed, cancelled, abrogated or annulled, by the cohabitation or reconciliation of the parties hereto, and that any such alteration, change, cancellation, abrogation or annulment shall only take place after reduced in writing, signed, sealed, witnessed and acknowledged by the parties hereto; and the amendment or deletion of any part of this Agreement by the parties as the result of reconciliation or otherwise or by any Court shall not affect the remaining terms and provisions hereof.

TWELFTH: In order to effectuate the covenants and agreements of the parties hereto, as hereinabove set forth (and for any other purpose) each of the parties does hereby

constitute and appoint the other to be his or her true, sufficient and lawful attorney, for him or her, and in his or her name, place and stead, to execute, acknowledge and deliver according to law, such further assurances as may at any time or times be necessary or advisable to effectuate the carrying out of the covenants and agreements herein set forth with respect to the transfer of the real and tangible personal property herein described.

THIRTEENTH: The parties hereto hereby declare that it is their intention to settle finally, in accordance with the provisions of Section 8-101, et seq., of the Family Law Article of the Annotated Code of Maryland (1984 Volume), any and all claims of any nature whatsoever which the parties might have each against the other as a result of their marriage. The parties hereto declare that they fully understand all the terms and provisions of this Agreement; that each has been advised of his respective legal rights and liabilities; and that each signs this Agreement freely and voluntarily, acting under the advice of independent counsel and intending thereby that this Agreement shall benefit and be binding upon the parties hereto, and their respective personal representatives, heirs, legatees, devisees, distributees and assigns, and all persons claiming by or through them or any of them.

FOURTEENTH: Except as otherwise provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives and assigns, releases all claims, demands and interests arising under the Marital Property Act, Ch. 794 (1978) Law of Md., as amended, and as contained in Sections 8-101, et seq., of the Family Law Article of the Annotated Code of Maryland (1984 Volume), including but not limited to any claim to use and possession of the family home, if any; any claim to use and possession of family use personal property, if any; any claim to marital property, if any; and any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any.

FIFTEENTH: The parties shall file joint federal and

state income tax returns for each calendar year in which they are eligible to do so, if both agree to do so. In such event, the parties agree to pay the cost of preparing the tax returns and to pay all of the taxes due thereon pro rata, in the same proportion that their respective separate incomes bear to the total gross income for federal income tax purposes in such year, making whatever adjustments between themselves as are necessary to reflect withholding, any balances due, and/or any refunds; and each party will save and hold the other party harmless of and from all claims for taxes, interest, additions to taxes, penalties and expenses in connection with his or her own income and deductions.

SIXTEENTH: This Agreement shall be interpreted in accordance with and controlled by the law of the State of Maryland.

SEVENTEENTH: No Court shall amend, change or alter any provisions herein with respect to the division of property of the parties, or with respect to any provisions pertaining to support and maintenance of Husband or Wife.

EIGHTEENTH: Each party independently acknowledges that he or she has been advised of their right to full disclosure from the other of the extent, value and character of the property and estate owned by them separately and jointly and of their respective incomes, obligations, and liabilities, and each party knowingly and voluntarily waives his or her right to full disclosure thereof.

NINETEENTH: Either party who fails to comply with the provisions of this Agreement or who breaches this Agreement will indemnify the other party, make him or her financially whole, and hold the other party harmless from any such breach of this Agreement, including, but not limited to, payment of Court costs and reasonable attorney's fees.

AS WITNESS the hands and seals of each of said parties duly witnessed and acknowledged.

WITNESS:

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Nancy K. Hooper

Gerald J. Gore (SEAL)
GERALD J. GORE

Nancy K. Hooper

Patricia A. Gore (SEAL)
PATRICIA A. GORE

STATE OF MARYLAND)

) TO WIT:

COUNTY OF CARROLL)

I HEREBY CERTIFY that on this 20th day of November, 1990, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared GERALD J. GORE, known or satisfactorily proven to me to be the person whose name is subscribed to the within instrument and he did acknowledge that he executed the same for the purposes therein contained, and further made oath under the penalty of perjury that the matters and facts set forth in the foregoing Agreement with respect to the separation of the parties are true and correct as therein stated and acknowledged said Agreement to be a voluntary act.

IN WITNESS WHEREOF I hereunto set my hand and official seal.



Laurie B. Schuchman
Notary Public
My Commission Expires: Sept 1, 1994

STATE OF MARYLAND)

) TO WIT:

COUNTY OF CARROLL)

I HEREBY CERTIFY that on this 20th day of November, 1990, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared PATRICIA A. GORE, known or satisfactorily proven to me to be the person whose name is subscribed to the within instrument and she did acknowledge that she executed the same for the purposes therein contained, and further made oath under the penalty of perjury that the matters and facts set forth in the foregoing Agreement with respect to the separation of the parties are true and correct as therein stated and acknowledged said Agreement to be a voluntary act.

IN WITNESS WHEREOF I hereunto set my hand and official seal.



Laurie B. Schum

Notary Public
My Commission Expires: Sept 1, 1994

KAREN D. BERG : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
GARY L. BERG : CARROLL COUNTY
Defendant : CASE NO. CV 8382

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Counter Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this ^{13th} day of May, 1992, that the Counter Plaintiff, GARY L. BERG, be and he is hereby ABSOLUTELY DIVORCED from his wife, the Counter Defendant, KAREN D. BERG; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated October 19, 1991 and filed in this case be and the same is hereby incorporated herein but not merged herewith; and

IT IS FURTHER ORDERED, that the Counter Plaintiff pay unto the Counter Defendant as alimony and spousal support the sum of \$43.00 per week for the period from April 26, 1990 to April 25, 1993, said obligation to terminate upon the aforementioned expiration date, the remarriage of the Counter Defendant, or the death of either of the parties, whichever first occurs and further, that the Order of this Court dated June 20, 1990 concerning alimony and a withholding Order be and the same is hereby continued as if fully set forth herein; and

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IT IS FURTHER ORDERED, that the parties divide
equally the costs of this proceeding and the Master's fee.

Raymond C. Beck, Sr.

JUDGE

- 2 -

MARITAL SETTLEMENT AGREEMENT

THIS AGREEMENT is entered into this 19th day of November, 1991, by and between KAREN DAWN BERG ("Wife") and GARY LEE BERG ("Husband").

STATEMENT

The parties were married by a civil ceremony on April 5, 1984 in Baltimore County, Maryland. There were no children born of this marriage. Differences have arisen between the parties and they are now and have been since October 19, 1989, living separate and apart from one another, voluntarily and by mutual consent in separate abodes, without cohabitation, with the purpose and intent of ending their marriage. It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions of alimony, counsel fees, their respective rights in the property or estate of the other, and in property owned by them jointly or as tenants by the entireties, and in marital property, and in all other matters of every kind and character arising from their marital relationship.

NOW, THEREFORE, in consideration of the promises and mutual covenants and understandings of each of the parties, the parties hereby covenant and agree as follows, all as of the effective date hereof.

1. RELINQUISHMENT OF MARITAL RIGHTS

The parties shall continue to live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him or her shall seem advisable for the sole and separate use and benefit of that party, without, and free from, any control, restraint, or interference by the other party in all respects as if each were unmarried. Neither of the parties shall molest or annoy the other or seek to compel the other to cohabit or dwell with him or her by any proceedings for restoration of conjugal rights or otherwise, or exert or demand any right to reside in the home of the other. Their voluntary separation commenced on October 19, 1989.

Ph #
4/27/91
[Signature]

2. RIGHTS INCIDENT TO MARITAL RELATIONSHIP AND
RIGHTS AS SURVIVING SPOUSE

Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all rights or interests which he or she now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quitclaims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his or her property as if he or she were unmarried. Except as otherwise provided in this Agreement, each of the parties releases all claims and demands of any kind or nature against the other party, including all interests incident to the marital relationship now or at any time hereafter arising or occurring in the property or estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands, and interests arising under the Marital Property Act, Maryland Family Law Code Annotated Sections 8-201 through 8-213, as from time to time amended, and specifically including any right to act as the other's personal representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him or her shall pass by his or her Will or under the laws of descent as the case may be, free from any right of inheritance, title or claim in the other party as if the parties at such time were unmarried.

3. ALIMONY AND SUPPORT

The parties agree that a Stipulation was executed by them and that an Order was entered by the Circuit Court for Carroll County in Case No. CV-8382 regarding the issue of alimony and spousal support. That Stipulation and Order are incorporated herein as the agreement of the parties and is reiterated as follows:

a. Husband is to pay unto Wife alimony and spousal support in the amount of \$43.00 per week for the period April 26, 1990 to April 25, 1993.

b. That such obligation shall terminate under one (1) of the following conditions, whichever occurs first:

(i) The expiration of the period noted above; i.e., on April 25, 1993;

(ii) Remarriage of Wife; or

(iii) Death of either Husband or Wife.

c. That this amount and term of alimony and support is not subject to any Court modification, and that the parties by the terms and conditions of the Stipulation waive any claim against the other for alimony, support, maintenance for himself or herself, past, present or future, and will make no claim for the same against the other. This means that Husband shall not petition any Court of competent jurisdiction for decrease or termination of the support obligation which is inconsistent with this Agreement, and Wife shall not petition any such Court for increase or extension of such an obligation.

4. PERSONAL PROPERTY

A. Except as indicated in (B) below, prior to the execution of this Agreement the parties divided up their personal property. The parties agree that all tangible personal property and household chattels presently located at Wife's residence shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband. All tangible personal property and household chattels of Husband presently located at Husband's residence shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

B. As a result of a fire which destroyed the Marital Home, most of the personal property of the parties was destroyed. The parties acknowledge that a claim for reimbursement for such property was submitted to the homeowner's insurance company and payment has been made and distributed to them as previously agreed. Therefore, it is agreed to by the parties that the distribution of funds payable from State Farm is full and final, except to the extent that each shall submit any further claims, either individually or jointly to the carrier.

C. Except as otherwise provided in this Agreement, each party shall retain, as his or her sole and separate property, any automobiles, stocks, bonds or other securities, savings or checking accounts, certificates of deposit, money market funds, pension, profit sharing plans, individual retirement accounts,

deferred compensation of any kind, and any other assets of any kind or nature in his or her own name, free and clear of any interest of the other.

5. MARITAL HOME

The parties own as tenants by the entirety the improved property known as 2521 Old Taneytown Road, Westminster, Maryland, 21157 ("Home"), which had been the residence of the parties before their separation and was Husband's residence after the separation and until the fire on or about February 3, 1990. The Home is subject to the joint indebtedness of the parties secured by the lien of a mortgage held by Farmers' and Merchants' Bank which has an approximate principal balance at present of \$61,000.00.

The parties acknowledge that the Home was destroyed by the fire previously noted. The parties further acknowledge that the house has been rebuilt. It is agreed that within thirty (30) days after the date of this Agreement the parties shall list the house for sale with a mutually agreeable realtor on terms which obligate the parties as sellers to pay no more than one-half of state and local transfer tax and documentary stamps, and which obligate the parties as sellers to accept no contingency other than a reasonable contingency as to financing for a qualified buyer. It is also agreed that the sale of the home will include the John Deere tractor. Husband may, if he elects, occupy the home until settlement of the sale on it, without interference, annoyance or appearance by Wife, and shall be responsible for all normal costs thereof, including but not limited to utility bills, telephone bills, normal upkeep and expenses which do not exceed One Hundred Dollars (\$100.00), unless otherwise provided. He shall also pay the mortgage, homeowner's insurance, and real estate taxes during his residence, without claim for contribution for that period.

The parties acknowledge that Husband contributed Twenty Thousand Dollars (\$20,000) of nonmarital funds to the down payment of the home at its original purchase. It is further acknowledged that Husband has dutifully made mortgage payments since the separation of the parties, and has paid the premium of the homeowner's insurance as due and owing. Husband has also made payments for real estate taxes, as due and owing. Husband agrees to continue such payments until settlement. It is agreed by Wife that she shall compensate Husband for one-half of each of these expenses, as well as expenses in excess of \$100.00, after sale of the home, and as described below, for the period that Husband has not resided in the Marital Home.

The parties agree that the proceeds of the sale shall be distributed as follows:

- (i) Any outstanding mortgage shall be deducted from the gross sale price;
- (ii) Any adjustments pursuant to the Contract of Sale;
- (iii) \$20,000.00 to Husband for reimbursement of his contribution from nonmarital funds for the original purchase; and
- (iv) Remaining amount to be divided equally between Wife and Husband.

At the time of this distribution, Wife shall pay to Husband one-half of the mortgage payments made by him since the date of separation, (except for the period he resided there) one-half of all real estate property taxes paid by him since the date of separation, one-half of the premiums of Homeowner's Insurance paid by Husband since the date of separation, and one-half of extraordinary repairs, if any, paid by Husband since the date of separation. "Extraordinary Repairs" shall mean those costs in excess of \$100.00. Husband shall present to Wife at the time of settlement the total of such reimbursement. Also at the time of this distribution, Husband shall pay to Wife the amount referred to in Item 8 below as final settlement of the pension issue.

6. DEBTS

Except as otherwise provided herein, each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefore. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge through credit of the other, nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this Agreement, each shall be responsible for his or her own debt or liability and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations.

7. INCOME TAX RETURNS

The parties shall file joint Federal and State Income Tax Returns for tax years while they remain married, if Husband

elects to do so. In such event, the parties agree to pay the cost of preparing the tax returns and to pay all of the taxes due thereon pro-rata or collect any refund in pro-rata share, in the same proportion that their respective separate incomes bear to the total gross income for Federal Income Tax purposes in such year, making whatever adjustments between themselves as are necessary to reflect withholding, any balances due and/or any refunds; and each party will save and hold the other party harmless of and from all claims for taxes, interest, additions to taxes, penalties and expenses in connection with his or her own income deductions.

8. PENSION WAIVER

Except as otherwise provided in paragraph next, each of the parties hereby expressly waives any legal right either may have under any State or Federal law as a spouse to participate as a payee or beneficiary regarding any interests the other may have in any pension plan, profit-sharing plan, or any other form of retirement or deferred income plan including, but not limited to, the right either spouse may have to receive any benefit, in the form of a lump sum death benefit, joint or survivor annuity, or pre-retirement survivor annuity pursuant to any State or Federal law, and each of the parties hereby expressly consents to any election made by the other, now or at any time hereafter, with respect to the recipient and the form of payment of any benefit upon retirement or death under any such pension plan, profit-sharing plan, or other form of retirement or deferred income plan. Wife shall, within ten (10) days of the request by Husband, execute such documents as may be necessary in order to effectuate the purposes of this provision, including but not limited to a waiver of rights to any annuity or benefits and a consent to any election or beneficiary designation.

The parties acknowledge that Husband has a pension with the Maryland Electrical Industry Fund, which has been evaluated by Zipp & Stouffer, CPA's, PC, by joint agreement of the parties. The parties agree that the marital value of this pension was assessed as \$5,193.40. At the time of the settlement of the sale of the Marital Home as noted in Item 5 above, Husband agrees as settlement of any claim of right, title, or interest in this pension to pay to Wife one-half of the appraised value less one-half of the cost of the appraisal; which amounts to \$2,596.70 less \$75.00, and which equals \$2,521.70. Payment shall be made at the settlement of the sale of the Marital Home; as noted above.

9. MUTUAL RELEASE AND HOLD HARMLESS

Subject to and except for the provisions of this Agreement, each party is released and discharged, and by this

Agreement does for himself or herself, and his or her heirs, legal representatives, executors, administrators and assigns, release and discharge the other of and from all causes of action, claims, rights or demands, whatsoever in law or in equity, which either of the parties ever had or now has against the other, except any or all cause or causes of action for divorce. Except as provided in this Agreement, neither party shall incur any liability on behalf of the other or make any charge against any account on which the other is liable, and each party covenants and agrees to indemnify the other and save him or her harmless from any liability for any obligation incurred by him or her.

10. RESERVATION OF GROUNDS FOR DIVORCE

Neither party waives or condones any claim for divorce which either may have against the other, now or any time in the future, and each party expressly reserves the right to assert any claim.

11. COUNSEL FEES; COURT COSTS

Each of the parties shall pay his or her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present or future, except that if either party breaches any provision of this Agreement, or is in default thereof, said party shall be responsible for any legal fees and Court cost incurred by the other party in seeking to enforce this Agreement. If a divorce proceeding is brought by either party against the other, the parties shall divide all Court costs thereof, including any Master's fees, equally between them.

12. APPLICABLE LAW

This Agreement shall be interpreted in accordance with and controlled by the laws of the State of Maryland.

13. MISCELLANEOUS

A. Each of the parties agrees to execute such other and further instruments and to perform such acts as may be rea-sonably required to effectuate the purpose of this Agreement.

B. Except as otherwise provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives, and assigns, releases all claims, demands, and interests arising under the Marital Property

Act. Md. Family Law Code Annotated §8-201 through 8-213, as from time to time amended, including but not limited to any claim to use and possession of the family home, if any; any claim to use and possession of family use personal property, if any; any claim to marital property, if any; and any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any.

C. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated in said decree of divorce, but not merged therein. It is further agreed that regardless of whether this Agreement or any part thereof is incorporated in any such decree, the same shall not be merged in said decree but said Agreement and all of the terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives and assigns.

D. The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party was represented by independent counsel of his or her own selection in the negotiation and execution of this Agreement. Husband and Wife acknowledge that this Agreement is a fair and reasonable agreement, and that it is not the result of any fraud, duress, or undue influence exercised by either party upon the other, or by any person or persons upon either party.

E. In case of reconciliation, the provisions of this Agreement shall not be affected unless a new agreement is entered into in writing revoking this Agreement.

F. Whenever the masculine gender is used herein, it shall also mean the feminine gender, where appropriate, and the plural shall mean the singular, and vice-versa, where appropriate.

G. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing, and signed by the parties.

H. No provision of this Agreement shall be interpreted for or against any party hereto by reason that said party or his or her legal representative drafted all or any part hereof.

I. Should any provision of this Agreement be found, held, or deemed to be unenforceable, voidable or void, as contrary to law or public policy under the laws of Maryland, the parties intend that the remaining provisions of this Agreement shall nevertheless continue in full force and either party upon the other, or by any person or persons upon either party.

J. In case of reconciliation, the provisions of this Agreement shall not be affected unless a new agreement is entered into in writing revoking this Agreement.

K. Whenever the masculine gender is used herein, it shall also mean the feminine gender, where appropriate, and the plural shall mean the singular, and vice-versa, where appropriate.

L. This Agreement contains the entire understanding between the parties. No modification or waiver of any of the terms of this Agreement shall be valid unless made in writing, and signed by the parties.

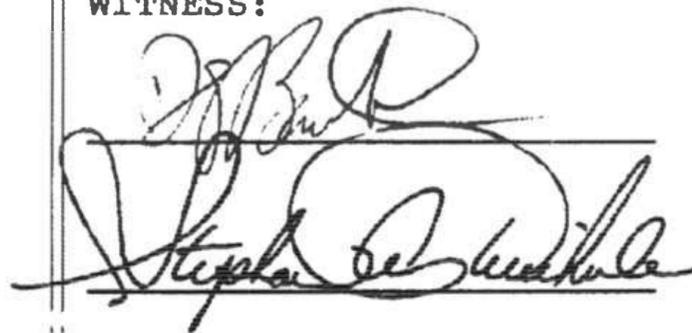
M. No provision of this Agreement shall be interpreted for or against any party hereto by reason that said party or his or her legal representative drafted all or any part hereof.

N. Should any provision of this Agreement be found, held, or deemed to be unenforceable, voidable or void, as contrary to law or public policy under the laws of Maryland, the parties intend that the remaining provisions of this Agreement shall nevertheless continue in full force and be binding upon the parties, their heirs, personal representatives, executors, and assigns.

O. As to these covenants and promises, the parties hereto severally bind themselves, their heirs, personal representatives and assigns.

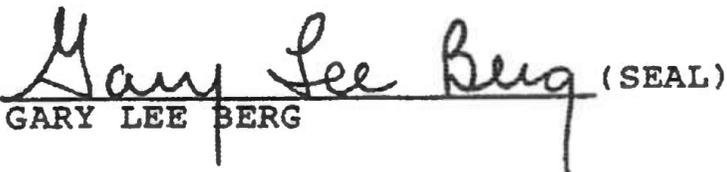
IN WITNESS WHEREOF, the said parties hereto have hereunder set their hands and seals the day and year first above written.

WITNESS:



 (SEAL)

KAREN DAWN BERG

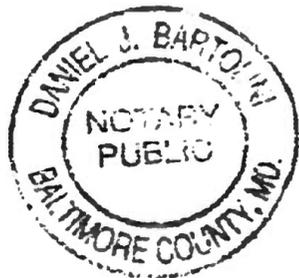
 (SEAL)

GARY LEE BERG

STATE OF MARYLAND)
COUNTY OF Baltimore) To Wit:

I HEREBY CERTIFY, that on this 7th day of November, 1991, the above-named KAREN DAWN BERG, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.

AS WITNESS my hand and Notarial Seal.

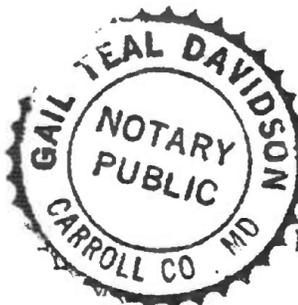


[Signature]
Notary Public
My Commission Expires: Oct. 1, 1995

STATE OF MARYLAND)
COUNTY OF Carroll) To Wit:

I HEREBY CERTIFY, that on this 19th day of November, 1991, the above-named GARY LEE BERG, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact his act and deed and that he has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



Gail Teal Davidson
Notary Public
My Commission Expires: 5-1-92

BRENDA DAVIS TROYER : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
JEFFREY MITCHELL TROYER : CARROLL COUNTY
Defendant : CASE NO. C-92-12427

JUDGMENT OF DIVORCE

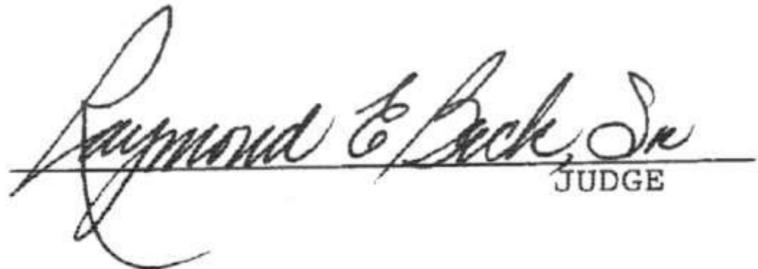
This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this ^{13th} ^{May} day of ~~April~~, 1992, that the Plaintiff, BRENDA DAVIS TROYER, be and she is hereby ABSOLUTELY DIVORCED from the Defendant, JEFFREY MITCHELL TROYER; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated January 22, 1991 and the Addendum dated January 26, 1991, both filed in this case, be and the same are hereby incorporated herein but not merged herewith; and

IT IS FURTHER ORDERED, that the Plaintiff be and she is hereby authorized to resume the use of her maiden name, to wit, BRENDA DAVIS; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.


JUDGE

VOLUNTARY SEPARATION AND PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT is entered into this 22nd day of January, 1991, by and between BRENDA DAVIS TROYER, hereinafter called "Wife," and JEFFREY MITCHELL TROYER, hereinafter called "Husband."

EXPLANATORY STATEMENT

The parties were married by a religious ceremony on July 4, 1986, in Carroll County, Maryland. No children were born to them as a result of their marriage. Differences have arisen between the parties and it is their intention to separate and live apart from one another voluntarily and by mutual consent in separate abodes without cohabitation with the purpose of ending their marriage and that said separation will occur within thirty (30) days of the date of the execution of this Agreement, and the exact date of which shall be memorialized by an addendum added to this Agreement. It is the mutual desire of the parties in this Agreement to formalize their voluntary separation and to settle all questions of maintenance and support, alimony, counsel fees, their respective rights in the property or estate of the other, and in the property owned by them jointly or as tenants by the entireties, and in marital property, and all other matters of every kind and character arising from their marital relationship.

NOW, THEREFORE, in consideration of the promises and mutual covenants and understandings of each of the parties, the parties hereby covenant and agree as follows, all as of the effective date hereof.

1. NON-WAIVER OF GROUNDS. Nothing contained in this Agreement shall be construed as a waiver by either of the parties of any ground for divorce which either of them may now or hereafter have against the other, the same being hereby expressly reserved.

(Rev. 1-15-91)

*Plat # 1
3/24/92
jt*

2. RELINQUISHMENT OF MARITAL RIGHTS. The parties shall continue to live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him shall seem advisable for his sole and separate use and benefit, without, and free from, any control, restraint, or interference by the other party in all respects as if each were unmarried. Neither of the parties shall hereafter interfere with or molest the other, nor endeavor in any way to exercise any marital control or right over the other, or to have any marital relations with the other, or to exert or demand any right to reside in the home of the other. Each party shall be free to go his or her own respective way as fully and to the same extent as if they had never joined in matrimony.

Except as otherwise provided herein, each of the parties hereto for himself or herself and his or her respective heirs, personal representatives and assigns, grants, remises and releases to the other, any and all rights or interest which he or she now has or may hereafter acquire in the real, personal or other property of the other. Each of the parties agrees to execute and deliver any and all deeds, releases, quit claims, or other instruments as from time to time may be necessary or convenient to enable the other party to deal with his or her property as if he were unmarried. Each of the parties releases all claims and demands of any kind or nature against the other party, including all interests incident to the marriage relation now or

at any time hereafter existing or occurring in the property or estate of the other party, or in marital property, either statutory or arising at common law, specifically including all claims, demands and interests arising under the Family Law Article, Section 8-201 et seq., Annotated Code of Maryland, as from time to time amended, and specifically including any right to act as the other's personal representative. It is the intention of each and both parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried and that upon the death of either, the property, both real and personal, then owned by him or her shall pass by his Will or under the laws of descent as the case might be, free from any right of inheritance, title or claim in the other party as if the parties at such time were unmarried.

3. ALIMONY AND SUPPORT. It is the mutual desire of the parties that hereafter they shall each maintain and support themselves separately and independently of the other. Accordingly, and in consideration of this Agreement, Wife releases and discharges Husband, absolutely and forever, for the rest of her life, from any and all claims and demands, past, present and future, for alimony and support, both pendente lite and permanent; and Husband releases and discharges Wife, absolutely and forever, for the rest of his life, from any and all claims and demands, past, present and future, for alimony and support, both pendente lite and permanent.

4. INSURANCE.

Health Insurance. Each party agrees to maintain his or her own medical insurance policies. Neither party shall be responsible for the medical expenses of the other from and after the date of this Agreement. Each party shall hold and save the other harmless from the expenses which he or she covenants to pay in this paragraph, and shall indemnify the other from any liability therefor.

Automobile Insurance.

A. Wife shall be solely responsible to pay the premium for automobile insurance on the following vehicles: (a) the 1977 Chevrolet truck currently titled in Wife's name solely; (b) a 1990 Ford Bronco currently titled in Wife's name solely; and (c) a 1990 Pontiac Grand Am and (d) a 1983 Cottner Trailer, currently titled in Wife's name solely, hereinafter conveyed to Wife to be hers solely and exclusively. Wife shall hold and save Husband harmless from the expenses which she covenants to pay in this paragraph, and shall indemnify him from any liability therefor.

B. Husband shall be solely responsible to pay the premium for automobile insurance on the following vehicles: (a) the 1987 Ford Bronco. The 1987 Ford Bronco shall remain as joint property of both Husband and Wife. Husband shall hold and save Wife harmless from the expenses which he covenants to pay in this paragraph, and shall indemnify her from any liability therefor.

5. REAL PROPERTY. Wife is the owner, as joint tenants with her Father, Elias N. Davis, of improved property, including house and barn on a four-acre parcel of land located at 208 Davis Lane, Westminster, Maryland 21157, hereinafter referred to as "the property." Husband hereby releases all of his right, title, and interest in and to the Property. Wife shall hold the Property as her sole and exclusive property, free and clear of any interest of Husband. Upon sale of the Property at anytime, the proceeds shall be and remain the sole and exclusive property of Wife, free and clear of any interest of Husband.

6. BUSINESS INTERESTS:

A. Wife is the owner of a business that is known as Smilin' Valley Quarter Horse Farm, which among other things, is concerned with the raising of quarter horses. Husband hereby transfers and assigns to Wife any and all of his right, title, and interest in and to said business and the assets thereof. Wife hereby agrees to assume sole responsibility for any and all liabilities of said company, whether in her name solely, or in the names of both parties. Wife shall hold and save Husband harmless from the expenses which she covenants to pay herein, and shall indemnify Husband from any liability therefor. Wife may conduct and carry on, free and clear of any interest of Husband, said business for her sole and separate benefit, and free from any control, restraint, or interference by Husband.

B. Additionally, the Wife's family are the owners of Davis Shoe and Boots, Inc., a Maryland Corporation, of which the Wife herein is not an owner. It is agreed by the parties

that Davis Shoe and Boots, Inc. is non-marital property, and neither Husband nor Wife have any interest therein.

7. PERSONAL PROPERTY.

A. Wife shall retain all the furnishings in the Home, with the exception of the items contained on Exhibit A, attached hereto and made a part hereof, which shall be the property of the Husband.

B. Wife shall retain as her sole and separate property, free from all claims of Husband, the following vehicles: (1) the 1977 Chevrolet truck, (2) the 1990 Ford Bronco, and (3) 1990 Grand Am Pontiac. To effectuate the purpose of this paragraph, Husband shall execute and deliver such titles, assignments and other documents and writings as may be necessary to effect the registration of said vehicles in the Wife's name alone.

C. Husband and Wife agree that they shall jointly retain in both names the 1987 Ford Bronco. Said Bronco is subject to a loan of approximately \$3,000.00. Husband hereby agrees to assume sole responsibility to pay said loan, and Husband shall hold and save Wife harmless from the expenses which he covenants to pay herein, and shall indemnify Wife for any liability therefor. If Husband shall successfully pay off the entire balance due on the vehicle loan, then upon his completion of payments on it, the vehicle shall be transferred to his name to be his sole and separate property, free from all claims of Wife. Husband, however, agrees that if he is delinquent in the payments of said

loan, which shall mean more than 45 days late from the due date of any payment on the vehicle loan, the vehicle shall be transferred to Wife to be Wife's sole and separate property free from any claim of the Husband, and Wife shall be solely liable and assume sole responsibility to pay said loan, and she shall then hold and save Husband harmless from the expenses which she covenants to pay herein, and shall indemnify him from any liability therefor. To effectuate the purpose of this paragraph, Husband and Wife shall execute and deliver such titles, assignments and other documents and writings as may be necessary to effect the registration of said vehicle in the appropriate name.

8. DEBTS. Each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefor. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations in the name, or on behalf of each other, and as to any debts or obligations incurred or contracted by them from and after the date of this Agreement, each will be responsible for his or her own debt or liability, and shall hold and save the other harmless, and indemnify the other, from any such debts or obligations.

Wife acknowledges that the Husband is owed by her and is entitled to a payment of \$500.00 for additional equipment

installed by him in her 1977 Chevrolet truck. Upon the sale of that truck, if and when such shall occur, Wife agrees to pay unto the Husband \$500.00 from the proceeds of the sale of the vehicle.

9. INCOME TAX RETURNS. The parties shall file separate Federal and State income tax returns for the calendar year 1990.

10. MUTUAL RELEASE. Except for the rights provided in this Agreement, the parties, for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns all claims, demands, accounts and causes of action (including any rights or claims which may now exist or hereafter arise under Family Law Article, Section 8-201, et seq., Annotated Code of Maryland, as from time to time amended), which either of them may have against the other, and they do hereby further mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, all of the right, title, interest and claim which said parties, respectively might now have or hereafter acquire as the Husband, Wife, widower, widow or next of kin, of the other party, successor or otherwise, in and to any property, real or personal, that either of said parties may now own or hereafter acquire, or in respect of which either of said parties has or may hereafter have any right, title claim or interest, direct or indirect, including any rights of dower, curtesy, community or marital property, statutory thirds, halves or legal shares and widow's or widower's rights, and including any

rights or claims which may now exist or hereafter arise under the Family Law Article, Section 8-201 et. seq., Annotated Code of Maryland, as from time to time amended, or to participate in any way in the enjoyment or distribution of any real or personal estate of which the other may be possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

11. COUNSEL FEES; COURT COSTS. Each of the parties shall pay his or her own counsel fees incurred in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present or future. If a divorce proceeding is brought, the party bringing the proceeding shall be responsible for all court costs thereof, including any Master's fee.

12. FURTHER ASSURANCE. Each of the parties agrees to execute such other and further instruments and to perform such acts as may be reasonably required to effectuate the purposes of this Agreement.

13. INCORPORATION IN DECREE. With the approval of any court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this Agreement shall be incorporated in said decree of divorce. Notwithstanding such incorporation, this Agreement shall not be merged in the decree, but shall survive the same, and shall be binding and conclusive on the parties for all time. In the event

the court shall fail or decline to incorporate this Agreement, or any provision thereof, in said decree, then and in that event the parties for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions hereof.

14. NON-MODIFIABILITY. None of the provisions of this Agreement shall be subject to modification by any Court.

15. RECONCILIATION. No continuation, reconciliation or resumption of the marital relationship shall operate to void this Agreement. It is the mutual intent of the parties that the provisions of this Agreement for settlement of property rights shall nevertheless continue in full force and effect without abatement of any term or provision hereof, except as otherwise provided by written agreement duly executed by each of the parties after the date of the reconciliation.

16. VOLUNTARINESS AND ACKNOWLEDGMENT. The parties mutually agree that in entering into this Agreement, each party signs this Agreement freely and voluntarily for the purpose and with the intent of fully settling and determining all of their respective rights and obligations growing out of or incident to their marriage. Each party was represented by independent counsel of his or her own selection in the negotiation and execution of this Agreement, or waived the right to same. Each party acknowledges that he or she fully understands the contents and legal significance of this Agreement.

17. CONTROLLING LAW. This Agreement shall be interpreted in accordance with and controlled by the law of the State of Maryland.

18. HEADINGS. Any headings preceding the text of any of the paragraphs in this Agreement are inserted solely for the convenience of reference and shall not constitute a part of the Agreement, nor shall they be construed to have any effect or significance with respect to the construction or meaning of any of the paragraphs of the Agreement.

19. INTEGRATION CLAUSE. This Agreement contains the final and entire understanding of the parties. There are no representations, terms, conditions, statements, warranties, promises, covenants or understandings, oral or written, upon which either party has relied or upon which they intend to be bound, other than those expressly set forth herein.

IN WITNESS WHEREOF, the said parties hereto have hereunder set their hands and seals the day and year first above written.

WITNESS:

Nancy Jane Boggs

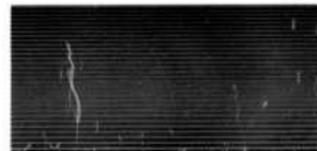
Brenda Davis Troyer (SEAL)
BRENDA DAVIS TROYER

Orlando C. Henry

Jeffrey Mitchell Troyer (SEAL)
JEFFREY MITCHELL TROYER

STATE OF MARYLAND, CARROLL COUNTY, to wit:

I HEREBY CERTIFY that on this 22nd day of January, 1991, the above-named BRENDA DAVIS TROYER, personally appeared



before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.



AS WITNESS my hand and Notarial Seal.

Nancy Slick Bogash
Notary Public

My Commission Expires: 11/1/91

STATE OF MARYLAND, CARROLL COUNTY, to wit:

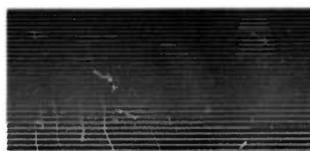
I HEREBY CERTIFY that on this 21st day of JANUARY, 1991, the above named JEFFREY MITCHELL TROYER, personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact his act and deed and that he has full understanding thereof.

AS WITNESS my hand and Notarial Seal.

Jeffrey Mitchell Troyer
Notary Public

My Commission Expires:

MY COMMISSION EXPIRES:
OCTOBER 1997



ADDENDUM TO VOLUNTARY SEPARATION AND PROPERTY SETTLEMENT AGREEMENT

This Addendum is made this 26 day of January, 1991, by and between Brenda Davis Troyer ("Wife") and Jeffrey Mitchell Troyer ("Husband").

WHEREAS, the parties have executed or will execute a Voluntary Separation and Property Settlement Agreement dated January 22, 1991, ("Agreement"); and

WHEREAS, the parties agree that this Addendum is made a part of said Agreement.

NOW THEREFORE, in consideration of the promises of the parties and the terms of the Agreement, the parties agree as follows:

1. Wife agrees to pay personal loan to Westminster Bank and Trust Company, account #0024481 @ \$103.48 per month until paid.

2. Husband agrees to pay loan to Norwest Financial, account #65684856 @ \$126.96 per month until paid. This loan covers a 1990 Wheel Horse Garden Tractor, 20 h.p. with the following attachments: Mower and Snowblade.

3. In all other respects, the Agreement shall remain in full force and effect.

WITNESS:

Michael S. Hurdick

Brenda Davis Troyer
BRENDA DAVIS TROYER

Joseph E. Rittner

Jeffrey Mitchell Troyer
JEFFREY MITCHELL TROYER

Pl# ~ 3/29/92



LAURA L. STEUBE : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
ROBERT M. STEUBE : CARROLL COUNTY
Defendant : CASE NO. C-92-12341

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the Plaintiff, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 15th day of May, 1992, that the Plaintiff, LAURA L. STEUBE, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, ROBERT M. STEUBE; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated May 6, 1991 and filed in this case be and the same is hereby incorporated herein but not merged herewith; and

IT IS FURTHER ORDERED, that the Defendant comply with that part of the Agreement wherein he agreed to secure a loan on his 1990 Ford truck in his name alone within thirty days from the date of this Order or be adjudged in contempt of this Court; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.


JUDGE

BOOK 48 PAGE 960

VOLUNTARY SEPARATION AND
PROPERTY SETTLEMENT AGREEMENT

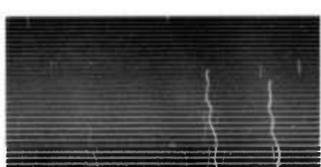
THIS AGREEMENT, made this 6th day of May, 1991, by and between ROBERT M. STEUBE, of Carroll County, Maryland, herein called "Husband", and LAURA L. STEUBE, of Carroll County, Maryland, herein called "Wife".

WHEREAS, the parties hereto are now husband and wife, having been legally married by a religious ceremony in Plattsmouth, Nebraska, on June 16, 1984, and whereas certain irreconcilable differences have arisen between said parties for which reason they have voluntarily consented and agreed to separate and no longer to reside together as husband and wife, said voluntary separation having occurred on or about January 9, 1991, and said separation having been continuous since that date, and that said parties do hereby voluntarily consent and agree from the date of this agreement to continue to live separate and apart from each other during their natural lives, it being fully understood that nothing herein contained shall be construed in any way as waiving or condoning any cause for divorce.

AND WHEREAS, the parties intend and contemplate that their separation shall be permanent, in connection with which separation it is the intention and desire of the parties that there be a complete, final and effective division and settlement of their respective rights and holdings, except as herein otherwise provided, and the relinquishment of all rights, interest and claims which one party might otherwise have upon the property of the other.

NOW, THEREFORE, in consideration of the premises, the mutual covenants and agreements contained herein, and to accomplish the ends sought, both parties with full knowledge of the extent, value and character of

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the properties owned by them separately and jointly, and of their respective income, obligations and needs, after due consideration, do fully and voluntarily agree as follows:

CHILDREN

That no children were born to husband and wife as a result of this marriage.

AGREEMENT TO LIVE SEPARATE AND APART

The parties shall live separate and apart, free from interference, authority and control by the other, as if each were sole and unmarried, and each may conduct, carry on and engage in any employment, business or trade which to him or her shall seem advisable for his or her sole and separate use and benefit, without and free from any control, restraint or interference by the other party in all respects as if each were unmarried. Neither of the parties shall molest or annoy the other or seek to compel the other to cohabit or dwell with him or her by any proceeding for restoration of conjugal rights or otherwise, or exert or demand any right to reside in the home of the other.

PERSONAL PROPERTY

That contemporaneously with and by the execution and delivery of this agreement, and in consideration of the premises, husband does release, transfer and assign unto wife all of his right, title and interest in and to all furniture, household effects and personal property now in the possession of wife which were formerly jointly owned by the parties or owned separately by each, except as herein provided.

That contemporaneously with and by the execution and delivery of this agreement, and in consideration

of the premises, wife does release, transfer and assign unto husband all of her right, title and interest in and to all furniture, household effects and personal property now in the possession of husband which were formerly jointly owned by the parties or owned separately by each, except as herein provided.

Husband agrees to transfer to wife any and all interest he may have in and to a 1983 Chevy Chevette. Wife agrees to indemnify and hold husband harmless regarding the transfer and ownership of said vehicle.

Wife agrees to transfer to husband any and all interest she may have in and to a 1990 Ford truck. Husband agrees to indemnify and hold wife harmless regarding the transfer and ownership of said vehicle. It is additionally agreed by and between the parties that husband will secure a loan solely in his own name with respect to said vehicle and will have wife's name removed from any existing loan with respect thereto. In the event that husband fails or refuses to secure a loan solely in his name within thirty (30) days from the execution of this Agreement, husband hereby appoints wife to serve as attorney in fact for the purpose of selling said vehicle. In the event that said vehicle is sold, husband agrees to assume full responsibility for the cost of said sale and any deficiency incurred with respect thereto. In the event that wife is required to make any payments on said vehicle in order to protect her credit rating, husband agrees to repay wife for any payments so made within one (1) week of the time said payments were made.

HEALTH INSURANCE

Husband specifically waives the right to obtain health insurance benefits on his behalf through the wife or wife's employer. Husband specifically waives his

rights to make any claims under the provisions of Public Law 99-272, Title X, regarding his right to obtain insurance through wife's employer. Additionally, husband waives any right to make a claim for health insurance benefits as a result of wife's employment or through wife's employer as provided for by any existing or future law promulgated by the State of Maryland. Husband will assume full responsibility for obtaining his own medical insurance and for the payment of all medical bills incurred on his behalf.

Wife specifically waives the right to obtain health insurance benefits on her behalf through the husband or husband's employer. Wife specifically waives her rights to make any claims under the provisions of Public Law 99-272, Title X, regarding her right to obtain insurance through husband's employer. Additionally, wife waives any right to make a claim for health insurance benefits as a result of husband's employment or through husband's employer as provided for by any existing or future law promulgated by the State of Maryland. Wife will assume full responsibility for obtaining her own medical insurance and for the payment of all medical bills incurred on her behalf.

SUPPORT

Husband and wife hereby expressly forever waive any present or future claim he or she may have against the other for alimony and/or support for himself or herself.

DEBT

That contemporaneously with and by the execution and delivery of this agreement, and in consideration of the premises, husband does hereby agree not to contract debts, charges or liabilities for which wife may be

liable, and at all times to keep wife free, harmless and indemnified from any and all debts, charges and liabilities heretofore or hereafter contracted by husband in his individual capacity.

That contemporaneously with and by the execution and delivery of this agreement, and in consideration of the premises, wife does hereby agree not to contract debts, charges or liabilities for which husband may be liable, and at all times to keep husband free, harmless and indemnified from any and all debts, charges and liabilities heretofore or hereafter contracted by wife in her individual capacity.

It is agreed by and between the parties that husband will assume full responsibility for the payment of all charges currently due C & P Telephone Company for any bill in existence as of the date of the execution of this Agreement and any bills that are received in the future by either party for phone calls made by husband. Husband agrees to immediately pay said bills when they come due. In the event that wife is required to make payments on husband's behalf with respect to said phone bills, husband agrees to reimburse wife within one (1) week of said payments. Husband additionally agrees to reimburse wife for all VISA expenses incurred to make long distance phone calls. Husband agrees to indemnify and hold wife harmless regarding his obligation to pay C & P Telephone Company and VISA as set forth herein.

MUTUAL RELEASE

Subject to and except for the provisions of this Agreement, each party is released and discharged, and by this Agreement does for himself or herself, and his or her heirs, legal representatives, administrators and assigns, release and discharge the other of and from all causes of action, claims, rights or demands whatsoever,

in law or equity, which each of the parties ever had or now has against the other except any or all cause or causes of action for divorce.

Except as otherwise provided herein, each of the parties hereto for himself or herself, and his or her respective heirs, personal representatives and assigns, releases all claims, demands and interests arising under the Marital Property Act, Ch. 296 (1984) Law of Md., including but not limited to any claim to use and possession of the family home, if any; any claim to use and possession of family use personal property, if any; any claim to marital property, if any; and any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any.

RELEASE OF CLAIMS AGAINST SPOUSE'S ESTATE

All property individually owned by either party, real, personal or mixed, of any kind, character or description, or which shall in any manner hereafter devolve on either individually, shall be the sole and separate property of each individually, wholly free from any rights of the other during his or her life or after his or her death, with full power in each to convey, assign, charge or will his or her said individual property as if unmarried. Each of the parties covenants that this agreement shall operate as a full, complete and final settlement, satisfaction, discharge and adjudication of any and all legal rights, claims or demands of either party against the other by way of widow's award, homestead, inheritance, dower, curtesy or any other interest or money demand, which might be asserted by either party hereto against the other party or the property or estate of such other party, to the end that each shall be forever barred from all rights in and to the property and

estate, and to the right to administer upon the property and estate, of the other. It is the intention of the parties that during their respective lifetimes they may deal with their separate estates as if they were unmarried, and upon the death of either, the property, both real and personal, then owned by him or her shall pass by his or her Will or under the laws of descent as the case might be, free from any right of inheritance, title or claim of the other party as if the parties at such time were unmarried.

CLAIM FOR DIVORCE

Each party expressly stipulates that the other party retains and reserves the right to begin and conclude a proceeding or proceedings, as he or she may deem convenient, necessary or proper, to obtain a decree of divorce. It is understood and agreed that each party will pay his or her own counsel fees in connection with their separation and divorce. Each party hereby waives the right to assert any claim against the other party for counsel fees for legal services rendered to him or her at any time in the past, present or future. If a divorce proceeding is brought by either party against the other, the party bringing said action shall be responsible for all Court costs including, but not limited to, any Master's fee incurred in the obtaining of a final divorce.

Said parties hereto and each of them will, upon request, execute such further and other assurances hereof as may be necessary to carry out the purposes of this agreement or any provisions hereof. It is intended that none of the provisions of the agreement shall in any way be altered, changed, cancelled, abrogated or annulled by the cohabitation or reconciliation of the parties hereto, and that any such alteration, change, cancellation, abrogation or annulment shall only take place after

reduced in writing, signed, sealed, witnessed and acknowledged by the parties hereto; and the amendment or deletion of any part of this agreement by the parties as the result of reconciliation or otherwise or by any Court shall not affect the remaining terms and provisions hereof.

In order to effectuate the covenants and agreements of the parties hereto, as hereinbefore set forth (but for no other purpose) each of the parties does hereby irrevocably constitute and appoint the other to be his or her true, sufficient and lawful attorney, for him or her, and in his or her name, place and stead, to execute, acknowledge and deliver, according to law, such further assurances as may at any time or times be necessary or advisable to effectuate the carrying out of the covenants and agreements herein set forth with respect to the transfer of the real and tangible personal property herein described.

INCORPORATION INTO DECREE OF DIVORCE

With the approval of any Court of competent jurisdiction in which any divorce proceedings between the parties may be instituted at any time in the future, this agreement shall be incorporated in said Decree of Divorce, but shall not merge therein. In the event the Court shall fail or decline to incorporate this Agreement, or any provision thereof, in said Decree, then and in that event, the parties for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all provisions hereof.

WAIVER OF MODIFICATION

This Agreement contains the entire understanding between the parties. This Agreement shall not be

fact his act and deed and that he has full understanding thereof.



AS WITNESS my hand and Notarial Seal.

William B. Schulz
Notary Public
My Commission Expires: Sept 1, 1994

STATE OF MARYLAND)
) TO WIT:
COUNTY OF CARROLL)

I HEREBY CERTIFY that on this 6th day of May, 1991, the above-named LAURA L. STEUBE personally appeared before me and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged that the said Agreement is in fact her act and deed and that she has full understanding thereof.

AS WITNESS my hand and Notarial Seal.



William B. Schulz
Notary Public
My Commission Expires: Sept 1, 1994

CHARLES STEVEN HICKS : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
SHARON MARIE HICKS : CARROLL COUNTY
Defendant : CASE NO. C-92-12554

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this *13th* day of May, 1992, that the Plaintiff, CHARLES STEVEN HICKS, be and he is hereby ABSOLUTELY DIVORCED from his wife, the Defendant, SHARON MARIE HICKS; and

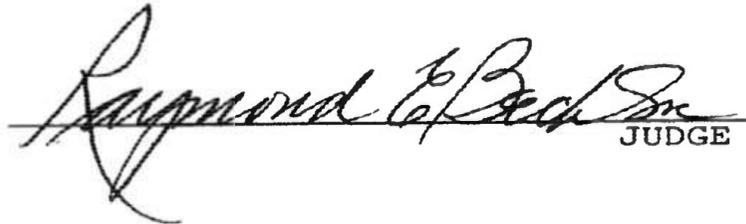
IT IS FURTHER ORDERED, that the custody of the minor child of the parties, TIMOTHY BRIAN HICKS (born April 5, 1977) be and the same is hereby granted to the Plaintiff with the right on the part of the Defendant to visit said child at reasonable times and under proper circumstances all subject to the continuing jurisdiction of this Court; and

IT IS FURTHER ORDERED, that the parties be and they are hereby charged generally with the support of said child; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated December 11, 1991 and filed in this case be and the same is hereby incorporated herein but not merged herewith; and

BOOK 48 PAGE 971

IT IS FURTHER ORDERED, that the Defendant pay
the costs of this proceeding including the Master's fee.


JUDGE

- 2 -

VOLUNTARY SEPARATION AND
PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT, made this 11 day of DECEMBER, 1991, by and between CHARLES STEVEN HICKS, hereinafter referred to as "Husband", and SHARON MARIE HICKS, hereinafter referred to as "Wife":

W I T N E S S E T H:

WHEREAS, the parties hereto are now Husband and Wife having been legally married by a religious ceremony on the 2nd day of August, 1968, in the State of Maryland, County of Baltimore; and,

WHEREAS, as a result of the said marriage, there were three children born, namely: Steven Michael Hicks, born, March 4, 1969 and Jennifer Lynne Hicks born, June 14, 1972, both of whom are now emancipated; and Timothy Brian Hicks, born April 5, 1977,

WHEREAS, certain irreconcilable differences have arisen between the parties, for which they have mutually and voluntarily consented to live separate and apart, and have lived separate and apart since the first day of May, 1987, and further that there is no reasonable expectation of a reconciliation between them, and the said parties do hereby consent and agree from the date of this Agreement to continue to live separate and apart from each other during their natural lives; and,

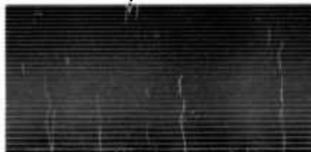
WHEREAS, the parties hereto desire to settle and agree upon their mutual, respective and joint property rights and interests, including but not limited to the equitable division of assets and the provision of support and maintenance of the minor child of the parties and to settle other rights and obligations arising out of the marital relationship, and to that end, this Agreement is executed and delivered; and,

NOW THEREFORE in consideration of the promises, mutual

JOHNSON, PARKER &
HESS, P.A.
ATTORNEYS AT LAW
198 PENNSYLVANIA AVENUE
WESTMINSTER, MD 21157

TELEPHONE
848-1000
876-1070
FAX
857-5583

*Pls # 1/1/92
4/1/92
[initials]*



covenants and agreements contained herein and to accomplish the ends sought, both parties with full knowledge of the extent, value and character of the properties owned by them, separately and jointly, and of their respective incomes, obligations and needs after due consideration, do fully and voluntarily agree as follows:

GENERAL PROVISIONS

The Explanatory Statement set forth above is incorporated herein by reference as if fully set forth below.

The parties agree that they have voluntarily agreed to separate and did separate on the first day of May, 1987, and that the separation is permanent and voluntary and each agrees to live separate and apart in separate places of abode, without cohabitation.

Each party shall be free to go his or her own respective way as fully and to the same extent as if they had never been joined in matrimony.

Neither of the parties shall molest the other or compel or endeavor to compel the other to cohabit or dwell with him or her by any legal proceedings for restitution of conjugal rights; and that said parties may at all times hereafter live apart from each other, free from the other's authority.

Each party expressly waives the right to assert a claim which now exists or may hereafter arise for an Absolute Divorce or a Limited Divorce for grounds other than voluntary separation or statutory living apart for the requisite period, it being expressly understood that neither party will rely on any such grounds other than voluntary separation or statutory living apart for the requisite period for the purpose of obtaining a divorce or for any other purpose whatsoever. Nothing contained herein shall prohibit or restrict either of the parties from obtaining a divorce on the grounds of voluntary separation or

statutory living apart for the requisite period.

CUSTODY OF THE MINOR CHILD

The Husband shall have the care and custody of minor child of the parties with the right and privilege to the Wife to visit with him at such times and places as the parties shall mutually agree upon.

In the event the parties cannot amicably agree upon the said visitation in a reasonable manner, it is agreed that the Wife shall have the right to have the child with her at a minimum of every other weekend beginning on Friday at 6:00 p.m. and continuing through Sunday at 6:00 p.m., and the Wife shall further have the right to have the child with her for a period of at least two weeks during the summer vacation period, provided that the Wife shall give the Husband at least two month's notice in writing in advance for such visitation.

In addition to the preceding provisions for visitation, the child shall alternate the following holidays spent with one parent in 1991, and alternate each year thereafter:

- (a) New Years Eve and New Years Day, considered one holiday.
- (b) Good Friday through Easter Sunday at the above times, considered one holiday.
- (c) Memorial Day Weekend, considered one holiday.
- (d) July 4th.
- (e) Labor Day Weekend, considered one holiday.
- (f) Thanksgiving Weekend, considered one holiday.
- (g) Christmas Eve.
- (h) Christmas Day.

The child shall spend alternate birthdays with each parent.

The Wife shall be responsible for picking up and returning the child for the visitation period. It is understood

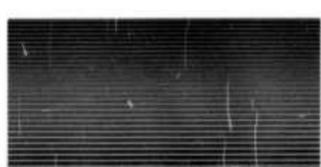
and agreed, however, that neither of the parties shall come to the premises of the other for visitation without a prior telephone call or other prior arrangements. Wife and Husband agree to keep each advised of their addresses and telephone numbers.

Nothing herein contained shall be construed as an obligation or duty on the part of the Wife to accept custody of the child for the time and periods indicated, the intention of the parties being that the Wife's right of visitation shall be entirely optional with her; and, should she desire, she may waive the privilege of visitation on any occasion, for any reason, without waiving her right to future visitations; however, in order to maintain an orderly and smooth relationship between the parties and the child, and further for the convenience of the Husband, the Wife shall notify the Husband 48 hours in advance of her intention not to exercise any of the visitation periods.

SUPPORT AND MAINTENANCE OF THE MINOR CHILD

Husband and Wife acknowledge and agree that they are responsible for the support and maintenance of the minor child and both further agree that they shall be, and remain, generally chargeable with the aforesaid support and maintenance. All obligations of the Parties to contribute toward support shall cease when the child reaches the age of eighteen, marries, becomes self-supporting, enters the military service, or upon the death of the minor child or the wife, whichever event shall first occur.

In addition to the aforesaid support, the Husband shall carry and keep in force Blue Cross and Blue Shield for the child or other equivalent insurance, and shall maintain a life insurance policy in the amount of \$100,000.00 naming the child as beneficiary to the end that in the event of his death, the



support for the child may continue. The parties further agree that all medical, orthodontal, dental and optical expenses not covered by insurance shall be divided equally between them. The parties obligations to maintain said insurance and pay said expenses shall continue until the occurrence of the events set forth in the foregoing paragraph.

DISPOSITION OF PERSONAL PROPERTY

All tangible personal property and household chattels presently located at the parties' residence shall be and remain the sole and exclusive property of the Husband, free and clear of any interest of the Wife, with the exception of those items listed on Schedule A, which is attached hereto and incorporated herein as part hereof. Upon reasonable advance notice to the Husband, Wife shall remove from the parties' residence those items listed on Schedule A, which items shall be and remain the sole and exclusive property of the Wife, free and clear of any interest of Husband.

The Husband and Wife agree that the clothing, personal effects and personal property of the other whatsoever description shall be free of the claim of the other.

WAIVER OF ALIMONY

In consideration of the mutual Agreement of the parties voluntarily to live separate and apart and the provisions contained herein for the respective consideration, each party releases and waives unto the other any claim or right to temporary or permanent alimony, support or maintenance, whether past, present or future.

WAIVER OF PENSIONS

Each of the parties hereby expressly waives any legal right either may have under any Federal or State law as a spouse to participate as a payee or beneficiary under any interests the other may have in any pension plan, profit-sharing plan, or any

other form of retirement or deferred income plan, including, but not limited to, the right either spouse may have to receive any benefit in the form of a lump-sum death benefit, joint or survivor annuity, or pre-retirement survivor annuity, pursuant to any State or Federal law, and each of the parties hereby expressly consents to any election made by the other now or at any time hereafter with respect to the recipient and the form of payment of any benefit upon retirement or death under any such pension plan, profit sharing plan or other form of retirement or deferred income plan.

DISPOSITION OF AUTOMOBILES

Husband hereby transfers and assigns unto the Wife, all of his right, title and interest in and to the 1989 Ford Probe, and he shall execute such documents as may be necessary or proper for the issuance of a new certificate of title for said automobile in her name alone. Wife shall pay the cost, if any, for the transfer of title. Wife agrees to assume any and all liability related to the purchase and operation of said automobile including, but not limited to, loan payments, if any, general maintenance, and further agrees to hold and save Husband harmless from any such liability.

Wife hereby transfers and assigns unto the Husband, all of her right, title and interest in and to the 1989 Chrysler LeBaron and she shall execute such documents as may be necessary or proper for the issuance of a new certificate of title in his name alone. Husband agrees to pay the cost, if any, for the transfer of title. Husband agrees to assume any and all liability related to the purchases and operation of said automobile including, but not limited to, loan payments, if any, insurance, general maintenance, and further agrees to hold and save Wife harmless from any such liability.

DISPOSITION OF REAL PROPERTY

The parties own, as tenants by the entirety, improved premises known as 173 Lincoln Road, Westminster, Maryland 21157 ("The Home"). The Home is subject to the lien of a first and second mortgage. Simultaneously with the execution of this Agreement, Wife shall convey to Husband all of her right, title and interest in and to the Home, without consideration, and shall execute any deed, deed of trust, assignment, or other documents which may be reasonably necessary for the conveyance of such right, title and interest.

Husband shall be solely responsible to pay the mortgage and all other expenses of the Home, including but not limited to water and utility bills, real property taxes, telephone bills, insurance premiums on the Home and contents and the costs of pest control, and all repairs and improvements. Husband shall hold and save Wife harmless from the expenses which he covenants to pay herein, and shall indemnify Wife from any liability therefor. Husband shall hold the Home as his sole and exclusive property, free and clear of any interest of Wife. Upon sale of the Home at any time, the proceeds of sale shall be and remain the sole and exclusive property of Husband, free and clear of any interest of Wife.

OUTSTANDING OBLIGATIONS

Each party shall assume all responsibility for debts contracted by himself or herself up to the date of this Agreement, and each shall hold and save the other harmless from any and all liability therefor. From and after the date of this Agreement, Husband and Wife covenant and agree that they will not pledge or attempt to pledge the credit of the other, nor will they contract or attempt to contract any debts or obligations.

MISCELLANEOUS PROVISIONS

With the approval of any Court of competent jurisdiction in which any divorce proceeding may now be pending or which may hereafter be instituted, this Agreement shall be incorporated, but not merged, in any Decree of absolute divorce which may be passed by the said Court. In the event the Court shall fail or decline to incorporate this Agreement, or any provisions thereof, in the said Decree, then in that event, the parties, for themselves and their respective heirs, personal representatives and assigns, agree that they will nevertheless abide by and carry out all of the provisions thereof. It is agreed further that regardless of whether the said Agreement and all or any part thereof is incorporated in any such decree said Agreement and all of the terms thereof shall continue to be binding upon the parties and their respective heirs, personal representatives and assigns.

The parties hereto and each of them, will upon request execute such further and other assurances hereof as may be necessary to carry out the purposes of this Agreement or any provisions thereof. It is intended that none of the provisions of this Agreement shall be in any way altered, changed, canceled, abrogated or annulled by the cohabitation or reconciliation by the parties hereto, and that any such alteration, change, cancellation or abrogation or annulment shall only take place after reduced in writing, signed, sealed and witnessed and acknowledged by the parties hereto, and the amendment or deletion of any part of this Agreement by the parties as a result of the reconciliation or otherwise, or by any Court, shall not affect the remaining terms and provisions hereof.

The parties further agree as follows:

- (a) Husband does hereby covenant and agree not to

contract debts, charges or liabilities for which the Wife may be liable, and at all times to keep the Wife free, harmless and indemnified from any and all debts, charges and liabilities heretofore or hereafter contracted by Husband.

(b) Wife does hereby covenant and agree not to contract debts, charges or liabilities for which the Husband may be liable, and at all times to keep the Husband free, harmless and indemnified from any and all debts, charges and liabilities heretofore or hereafter contracted by Wife.

Subject only to any provisions contained to the contrary, the Wife and Husband hereby release, relinquish, waive, surrender, grant and assign to each other, their heirs, personal representatives, devisees, legatees, distributees and assigns, all of their rights or claim of dower, descent, inheritance and distribution or the right to administer on their estate in the event they predecease each other or such claim arising out of said marriage between them or otherwise, in and to, or to participate in any way in the ownership, distribution, or enjoyment of the property or estate, of the other, real, personal or mixed, whether now owned or hereafter acquired by them, and whether arising out of the said marriage relation or otherwise, to the end that each of the parties hereto shall be forever barred from all rights in and to the property and estate of the other, excepting only the property herein designated to be the absolute property of the parties, and agree to execute or join with each other in the execution of any deed, assignment, or other conveyance or release which may be necessary or convenient to carry out the provisions hereto and to permit the other to transfer and convey their property free and clear of all claims of the other, as if the said parties were or are married.

This Agreement shall be interpreted in accordance with and controlled by the Laws of the State of Maryland.

Husband and Wife agree that the provisions of this Voluntary Separation and Property Settlement Agreement, are not subject to any Court modifications, with the exception of child support, custody and visitation provisions contained herein.

In the event that any of the provisions of this Agreement shall be found to be unenforceable or against public policy, said finding shall not affect the validity of the other provisions of this Agreement and said provisions shall continue in full force and effect.

Each of the parties hereto declares that he or she fully understands all of the terms and provisions of this Agreement and that they have each had the benefit of independent counseling from an attorney of their own choosing, as to the contents of this Agreement, or having waived such benefit, signs this Agreement freely and voluntarily acting independently and intending thereby that this Agreement shall be binding upon the parties hereto, and each party recognizes that all of the terms of the Separation Agreement are recorded and are written herein, and that no other terms of any Agreement shall be binding upon the parties, except as hereinbefore stated.

Except as otherwise provided herein each of the parties hereto himself or herself and his or her respective heirs, personal representatives and assigns releases all claims, demands and interests arising under MD. Fam. Law Code Ann. §§8-201 to 8-213 (1984, 1991 Cumm. Supp.), including but not limited to any claim to use and possession of family use personal property, if any; any claim to marital property, if any; and any claim to a monetary award as an adjustment of the equities and rights of the parties concerning marital property, if any.

This Agreement is executed in four (4) identical, original counterparts, each of which is complete in itself and may be introduced in evidence, proved, recorded, and used for any other purpose without the production of the other counterpart, but all of which taken together shall be deemed one and the same instrument.

This Agreement shall enure to and be binding on the heirs, devisees, legatees, personal representatives and assigns of the parties hereto.

WITNESS the hands and seals of the parties.

Denise M. Tackett
WITNESS

Charles Steven Hicks (SEAL)
CHARLES STEVEN HICKS

Charles J. Plunkert
WITNESS

Sharon Marie Hicks (SEAL)
SHARON MARIE HICKS

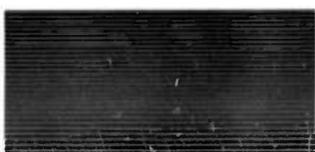
STATE OF MARYLAND, COUNTY OF CARROLL, to wit:

I HEREBY CERTIFY that on this 11th day of December, 1991, before me the subscriber, a Notary Public of the State and County aforesaid, personally appeared, CHARLES STEVEN HICK, and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be his act.

WITNESS, my hand and Notarial Seal.

Denise M. Tackett
NOTARY PUBLIC

My Commission Expires: 1-1-95



STATE OF MARYLAND, COUNTY OF Carroll, to wit:

I HEREBY CERTIFY that on this 11TH day of December, 1991, before me the subscriber, a Notary Public of the State and County aforesaid, personally appeared, SHARON MARIE HICKS, and made oath in due form of law that the matters and facts set forth in the foregoing Agreement with respect to the voluntary separation of the parties are true and correct as therein stated and acknowledged said Agreement to be her act.

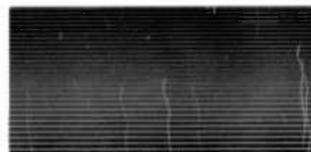
WITNESS, my hand and Notarial Seal.

Charles J. Plunkett

NOTARY PUBLIC

My Commission Expires: July 25TH, 1994

WDH/dt
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h10012.vsep



SCHEDULE A

Blue Chest
Grandmother's Cabinet
Wicker Baby Chest
Maple Shelf
Cookbooks Bookshelf
Punchbowl
Cookbooks
Magazines and Books
Blue Shelf in Dining Room
Oak Desk Chair
Candy Jars
Blue Table in Dining Room
Mirror
Flower Picture
Sofa
Assorted Christmas Ornaments
Christmas Tree
Eagle
Blue Bookshelf
Plant Stand (Metal)
Gold Table
Red Lamps in Bedroom
Sofa/Chair/Rocker
Kitchen Set
Sewing Box
T.V. Table
Coffee Table
Camera
Rooster Lamp
Roosters
Romertof Cooker
Assorted Pots and Pans
Iron Casserole Dishes
Milk Can
Red Tea Chest
Small End Table
Footstool
Radio/Stereo
Knickknacks in Dining Room
Breadbox
Wooden Phone Cover
Turkey Platter
Sewing Machine in Attic
Coffee Pot
Brass Spittoon

EDITH LOUISE ZINK	*	IN THE
Plaintiff	*	CIRCUIT COURT
v.	*	FOR
DONALD BERNARD ZINK	*	CARROLL COUNTY
Defendant	*	Case No. C-91-11207
	*	

* * * * *

DECREE OF DIVORCE

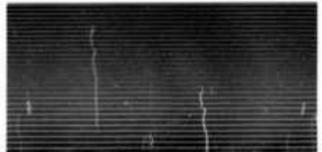
This cause having been heard and considered, it is this *14TH* day of *May*, 1992 By the Circuit Court for Carroll County;

ORDERED that EDITH LOUISE ZINK be and she is hereby divorced from the Defendant DONALD BERNARD ZINK, and that alimony is hereby waived.

AND IT IS FURTHER ORDERED, that the Plaintiff be allowed to resume the use of her maiden name KELBAUGH;

And IT IS FURTHER ORDERED, that all costs of these proceedings are waived.

[Handwritten Signature]
Judge



RECEIVED IN
CIRCUIT COURT
CARROLL CO. MD

MAY 11 2 40 PM '92

[Signature]
LARRY W. BOWEN
CLERK

HELEN LYNN MITCHELL	:	IN THE
	:	CIRCUIT COURT
Plaintiff	:	FOR
vs.	:	CARROLL COUNTY
WALTER GILLIAM MITCHELL, III	:	CASE NO. C-91-11828
Defendant	:	

JUDGMENT OF DIVORCE

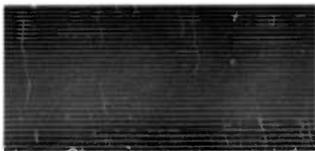
This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 14th day of May, 1992, that the Plaintiff, HELEN LYNN MITCHELL, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, WALTER GILLIAM MITCHELL, III; and

IT IS FURTHER ORDERED, that the custody of the minor children of the parties, BRIAN GILLIAM MITCHELL (born September 15, 1977) and KIMBERLY FAITH MITCHELL (born February 26, 1979) be and the same is hereby granted to the Plaintiff with the right on the part of the Defendant to visit said children at reasonable times and under proper circumstances subject to the continuing jurisdiction of this Court; and

IT IS FURTHER ORDERED, that the Defendant pay unto the Plaintiff as child support the sum of \$35.00 per week per child, said payments being subject to the further Order of this Court and subject to the following provisions of law:

- (1) If the Obligor accumulates support payments arrears amounting to more than 30 days of support, the Obligor



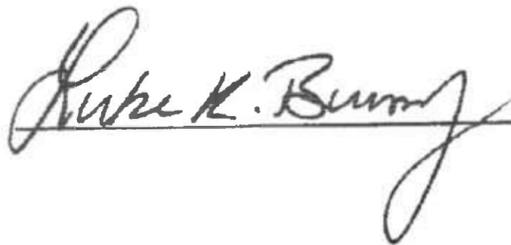
shall be subject to earnings withholding;

(2) The Obligor is required to notify the Court within 10 days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will subject the Obligor to a penalty not to exceed \$250.00 and may result in the Obligor not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED, that the parties pay the judgment owed Carroll County Bank and Trust Company by each contributing \$34.00 per month; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.



JUDGE

HELEN LYNN MITCHELL	*	IN THE
Plaintiff	*	CIRCUIT COURT
vs.	*	FOR
WALTER GILLIAM MITCHELL, III	*	CARROLL COUNTY
Defendant	*	Case No. C-91-11828

CORRECTED JUDGMENT OF DIVORCE

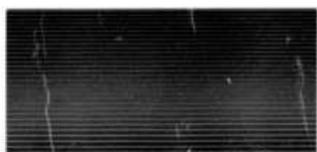
This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 14th day of May, 1992, that the Plaintiff, HELEN LYNN MITCHELL, be and she is hereby ABSOLUTELY DIVORCED from her husband, the Defendant, WALTER GILLIAM MITCHELL, III; and

IT IS FURTHER ORDERED, that the custody of the minor children of the parties, BRIAN GILLIAM MITCHELL (born September 15, 1977) and KIMBERLY FAITH MITCHELL (born February 26, 1979) be and the same is hereby granted to the Plaintiff with the right on the part of the Defendant to visit said children at reasonable times and under proper circumstances subject to the continuing jurisdiction of this Court; and

IT IS FURTHER ORDERED that the Defendant pay unto the Plaintiff as child support the sum of \$35.00 per week per child, said payments to be made through the Bureau of Support Enforcement, 10 Distillery Drive, Westminster, Maryland 21157, said payments being subject to the further Order of this Court and subject to the following provisions of law:

Filed June 15, 1992



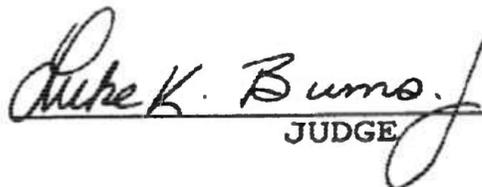
(1) If the Obligor accumulates support payments arrears amounting to more than 30 days of support, the Obligor shall be subject to earnings withholding;

(2) The Obligor is required to notify the Court within 10 days of any change of address or employment so long as this Support Order is in effect;

(3) Failure to comply with Paragraph 2 above will subject the Defendant to a penalty not to exceed \$250.00 and may result in the Obligor not receiving notice of proceedings for earnings withholding; and

IT IS FURTHER ORDERED that the parties pay the judgment owed Carroll County Bank and Trust Company by each contributing \$34.00 per month; and

IT IS FURTHER ORDERED that the Plaintiff pay the costs of this proceeding.


JUDGE

CARLTON CHARLES PERIN, SR. : IN THE
Plaintiff : CIRCUIT COURT
vs. : FOR
DOROTHY M. PERIN : CARROLL COUNTY
Defendant : CASE NO. C-92-12313

JUDGMENT OF DIVORCE

This case standing ready for hearing and having been presented by the parties, the proceedings were read and considered by the Court.

WHEREUPON IT IS ORDERED, this 14th day of May, 1992, that the Plaintiff, CARLTON CHARLES PERIN, SR., be and he is hereby ABSOLUTELY DIVORCED from his wife, the Defendant, DOROTHY M. PERIN; and

IT IS FURTHER ORDERED, that the Separation Agreement between the parties dated September 1, 1987 and filed in this case be and the same is hereby incorporated herein but not merged herewith; and

IT IS FURTHER ORDERED, that the Plaintiff pay the costs of this proceeding.

Luke K. Burney

JUDGE

MAY 14 2 41 PM '92
CLERK

RECEIVED IN
CIRCUIT COURT
MAY 14 1992

VOLUNTARY SEPARATION AND
PROPERTY SETTLEMENT AGREEMENT

THIS AGREEMENT made this 1st day of September, 1987, by and between DOROTHY M. PERIN of Sykesville, Carroll County, Maryland, hereinafter referred to as "Wife", and CARLTON C. PERIN of Sykesville, Carroll County, Maryland hereinafter referred to as "Husband".

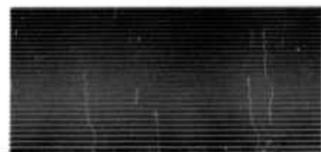
The parties hereto were married by a religious ceremony on August 28, 1960, in Baltimore County, Maryland. There was one child born to the parties during their marital union, to wit: Sandra Dertzbaugh, age 25.

Irreconcilable differences have arisen between the parties and for causes arising prior to this Agreement, the parties are not now and have not been for some time past living together as man and wife. They have reached a verbal agreement settling their respective property rights and the matters of alimony and all other matters growing out of the marriage relationship, and without waiving any ground for divorce which either party may now or hereafter have against the other, they do hereby enter into this written Agreement to formalize their understanding and contract, one with the other.

NOW, THEREFORE, in consideration of the premises and the mutual covenants of each of the parties, they do hereby covenant and agree with each other and for their respective heirs, personal representatives and assigns, as follows:

ITEM ONE: The parties hereto did voluntarily and mutually

*Ph # 1
4/28/82
pm*



separate on the date of this Agreement, noted first above, with the intent and purpose of ending the marriage, and they do hereby acknowledge that they have continued to live separate and apart voluntarily and intend to do so, without cohabitation and in separate abodes, with the intent and purpose of ending the marriage relationship, and there is no reasonable hope or expectation of reconciliation.

The parties further agree that neither shall interfere with or molest the other or endeavor in any way to exercise any marital control or right over the other or to have any marital relations with the other or to exert or demand any right to reside in the home of the other. Each party shall be free to go his or her respective way as fully and to the same extent as though he or she had never been joined in marriage so far as the law allows. Each party understands that until they shall have been divorced absolutely, either party may be subject to allegations of adultery.

ITEM TWO: In consideration of the premises and covenants herein by the Husband and all other considerations in the Agreement, the Wife agrees to and hereby does finally, irrevocably and permanently waive any and all present or future claim to alimony, alimony pendente lite, and support and maintenance for herself of any kind or nature whatsoever to which she may now or hereafter be entitled.

In consideration of the premises and covenants herein by the Wife and all other considerations in the Agreement, the Husband agrees to and hereby does finally, irrevocably and permanently waive any and all present or future claim to alimony, alimony pendente

lite, and support and maintenance for himself of any kind or nature whatsoever to which he may now or hereafter be entitled.

ITEM THREE: The parties agree that each shall be responsible for paying his or her own attorney's fees for this Agreement and for any divorce action which may in the future be instituted.

ITEM FOUR: Neither party waives nor condones any cause for divorce which each may have against the other in this State or any other State; and in case of a reconciliation or divorce, the provisions of the Agreement as to the property rights of each shall not be affected, except as herein provided, unless a new Agreement is entered into in writing, mutually revoking and rescinding this Agreement and entering into a new Agreement.

ITEM FIVE: Husband and Wife covenant and agree with the other that they will not at any time contract and have not since the date of separation contracted in their own name, or in the name of the other, any debt or debts, charges or liabilities for which the other or his or her estate shall, or may become liable or answerable, and they hereby release and forever discharge the other from all debts, claims or liabilities which they have heretofore or which they hereafter contract or incur in their own name or in the name of the other for their respective use and benefit; and they further covenant and agree that they and their personal representatives will at all times hereafter keep the other, their heirs, and personal representatives indemnified from all debts or liabilities heretofore or hereafter contracted or incurred by them and from all actions, proceedings, claims, demands, acts and

expenses whatsoever in respect thereto, except as to the understandings, agreements and obligations of each of them as is by this Agreement more fully provided and set forth.

ITEM SIX: Except for the right, which each of the parties hereby respectively reserves, to assert as a ground for divorce any cause or ground which either of them may now or hereafter have against the other, and except for the rights provided in this Agreement, the parties for themselves and their respective heirs, personal representatives and assigns, do hereby mutually release, waive, surrender and assign unto the other, his or her heirs, personal representatives and assigns, all claims, demands, accounts and causes of action which either of them may have against the other, whether arising out of the marriage or otherwise, including but not limited to any claim arising under Maryland Annotated Code, Family Law Article, Sections 8-201 through 8-213, any amendments thereto, and any claim against his or her property by virtue of any future change of any law of this State subsequent to the execution of this Agreement concerning marital rights or property rights whether said change results from legislative enactment or judicial pronouncement, and they do hereby further mutually release, waive, surrender and assign to the other, his or her heirs, personal representatives and assigns, all the right, title, interest and claim which said parties might now have or which they may hereafter have as the husband, wife, widower, widow or next of kin, successor or otherwise, in and to any property, real or personal, that either of said parties may own or may hereafter acquire, or in respect of which either of said parties has or may hereafter have any right,

title, claim or interest, direct or indirect, including any rights of dower, statutory thirds, halves or legal shares and widow's or widower's rights of dower, or to participate in any way in the enjoyment or distribution of any of the real or personal estate of which the other may be possessed at the time of his or her death, or any right to receive any legal right or interest whatsoever therein, including the right to administer upon the estate of the one so dying.

ITEM SEVEN: No representation, warranties, assurances or promises have been made by either party as an inducement to enter into this Agreement other than those herein set forth, and this Agreement contains all of the terms and conditions of the contract between the parties. There can be no modification of this Agreement, no waiver of any provision thereof, rights hereunder, or conditions herein, or release from any obligations imposed hereby, except by written instrument, duly executed, or as otherwise herein provided.

ITEM EIGHT: With the approval of any Court of competent jurisdiction in which any divorce proceedings may be instituted, now or at any time in the future, this Agreement shall be incorporated in any Decree of Divorce which may be passed by said Court. In the event the Court shall fail or decline to incorporate this Agreement or any provisions thereof in said Decree, then in that event, the parties for themselves and their respective heirs, personal representatives and assigns, agree that they will, nevertheless, abide by and carry out all of the provisions hereof.

ITEM NINE: The parties hereto specifically agree that the

provisions, including those regarding spousal support, of this Agreement are not subject to any Court modification except as to the issues of child support, child visitation and child custody.

ITEM TEN: The parties have divided all items of personalty jointly or solely owned by them, and they are satisfied with said division. All items of personalty now in the possession of Husband or Wife shall be the sole property of the possessor free from any and all claim of the other with respect thereto.

ITEM ELEVEN: The parties have divided all articles of personal clothing and adornment to their mutual satisfaction.

ITEM TWELVE: The parties own a home and real estate and business located at 4805 Sykesville Road, Sykesville, Carroll County, Maryland. The parties agree that Husband shall pay unto Wife the sum of \$40,000.00 for her interest in said home, real estate and business; the said \$40,000.00 shall be payable in the following manner: \$8,000.00 contemporaneously with the signing of this Agreement and then \$8,000.00 on the anniversary date of this Agreement in the years 1988, 1989, 1990, and 1991. Upon the payment of the final \$8,000.00, Wife will execute a deed transferring her entire right, title and interest in and to said home, real estate and business unto Husband. Husband shall bear the full cost of deed preparation and any other costs or expenses or fees incurred as a result of the transfer of Wife's interest in the real estate, home and business to Husband. (OVER) *[Handwritten initials]*

In the event that Wife dies prior to the final \$8,000.00 payment as noted above, then, in that event, Husband agrees to pay unto Edward A. Russell the sum of \$10,000.00 on the date that the

In the event Husband shall die prior to either party being granted an absolute divorce, Wife agrees to immediately put the home, real estate and business up for sale. From the net proceeds of sale she shall retain the sum of \$40,000. less any amount already paid to her by Husband under this Agreement. The remainder of the net proceeds of sale shall be the sole and exclusive property of the parties' daughter, SANDRA DERTZ BAUSH.

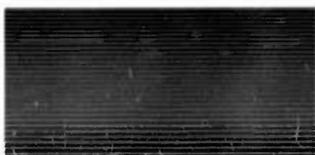
In the event Husband shall die after the parties are granted an absolute divorce, but prior to the time Wife shall convey title to the property to Husband, then Wife shall immediately put the home, real estate and business up for sale. From the net proceeds of sale she shall retain the sum of \$40,000. less any amount already paid to her by Husband under this Agreement. The remainder of the net proceeds of sale shall be the sole and exclusive property of the parties' daughter, SANDRA DERTZ BAUSH.

next \$8,000.00 payment would have been due unless the next payment due were to be the final \$8,000.00 payment which, in that case, Husband shall pay to Edward A. Russell the sum of \$8,000.00. The payment of the above noted sum to Edward A. Russell will cancel out any remaining balance of the \$40,000.00 due to Wife and Husband will not be liable to Wife's estate for any balance that might otherwise be due Wife.

In the event Husband fails to make the \$8,000.00 payments as provided above, Wife is free to pursue any remedy available to her including the partition and sale of said home, real estate and business. In the event of partition and sale of the property Wife shall be entitled to the first \$40,000.00 of the net proceeds with credit to Husband of any of the \$8,000.00 payments he has made to her pursuant to this Agreement ~~or to one-half of the net proceeds of the sale with credit to Husband of any of \$8,000.00 payments he has made to her pursuant to this Agreement, whichever is the greater.~~ Husband agrees to provide and pay for a policy of fire and casualty insurance upon the home, real estate and business with Wife as loss payee until he has completed the payment to Wife of \$40,000.00 as above noted.

*filed
10/11/89*

ITEM THIRTEEN: The parties hereto declare that they fully understand all of the terms and provisions of the Agreement; that each has been advised of his respective legal rights and liabilities; and that each signs this Agreement freely and voluntarily, acting under the advice of independent counsel or having been advised of his or her right to seek the advice of independent counsel with respect thereto, and intending thereby that



this Agreement shall benefit and be binding upon the parties hereto and their respective personal representatives, heirs, legatees, devisees, distributees and assigns, and any persons claiming by or through them or any of them.

AS WITNESS the hands and seals of the parties hereto the day and year first above written.

[Signature]

Dorothy M. Perin (SEAL)
DOROTHY M. PERIN

[Signature]

Carlton C. Perin (SEAL)
CARLTON C. PERIN

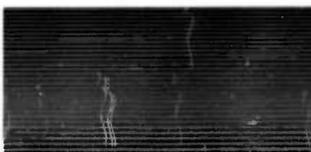
STATE OF MARYLAND, CARROLL COUNTY, to wit:

On this 31 day of August, 1987, before me, a Notary Public in and for the State and County aforesaid, personally appeared DOROTHY M. PERIN, personally known or made known to me to be the Wife who executed the foregoing instrument, and made oath under the penalties of perjury that the facts and statements contained in this document are true and that she acknowledged to me that she freely and voluntarily executed the same for the purposes named therein.

WITNESS my hand and seal.



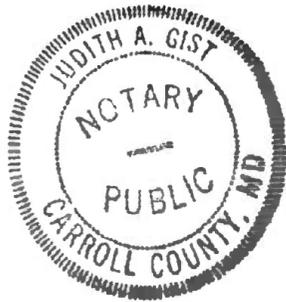
[Signature]
Notary Public
Commission Expires: 7-1-90



STATE OF MARYLAND, CARROLL COUNTY, to wit:

On this 1st day of September, 1987, before me, a Notary Public in and for the State and County aforesaid, personally appeared CARLTON C. PERIN, personally known or made known to me to be the Husband who executed the foregoing instrument, and made oath under the penalties of perjury that the facts and statements contained in this document are true and that he acknowledged to me that he freely and voluntarily executed the same for the purposes named therein.

WITNESS my hand and seal.



Judith A. Gist
Notary Public

My Commission Expires: 7-1-90

