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THIS DEED, Made This 17th day of April in the year one thousand nine hundred and ninety-seven by and between

MELVIN F. NORRIS and BETTY L. NORRIS husband and wife, parties of the first part, Grantors;

and

AARON J. MAYNOR, party of the second part, Grantee.

1247 41
322

WITNESSETH: that in consideration of the sum of **ONE HUNDRED EIGHTY NINE THOUSAND 00/100 DOLLARS \$189,000.00**, and other valuable considerations, the receipt of which is hereby acknowledged, the Grantors do hereby grant and convey unto said Grantee, his heirs, personal representatives and assigns, in fee simple, all that(those) lot(s) of ground situate in HARFORD County, in the State of Maryland, and described as follows, that is to say:

BEING KNOWN AND DESIGNATED as "Remaining Land of John C. Golbert" as shown on a Plat entitled, "Final Plat Gilbert Farms", which Plat is recorded among the Land Records of HARFORD County in Plat Book HDC No. 38, folio 28. The improvements thereon being known as 3778 PEACH ORCHARD ROAD.

BEING the same lot of ground which by Deed dated April 2, 1990 and recorded among the Land Records of HARFORD County at Liber 1630, folio 463, was granted and conveyed from Bernard Dackman and Gordon B. Heyman, Trustees of the State of Maryland, and Allright Mortgage & Company, a Maryland general partnership to the within named grantors.

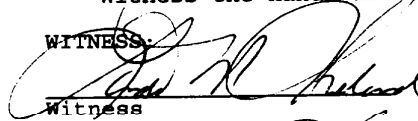
TOGETHER WITH the buildings and improvements thereupon; and the rights, alleys, ways, waters, privileges, appurtenances and advantages to the same belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said described lot(s) of ground and premises, unto and to the use of the said Grantee, his heirs, personal representatives and assigns, in fee simple.

And the said Grantors covenant to warrant specially the property hereby granted and conveyed, and to execute such further assurances of the same as may be requisite.

Witness the hands and seals of said Grantors:

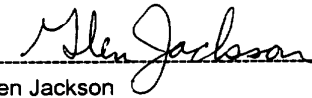
WITNESS


Witness _____ (Seal)
MELVIN F. NORRIS


Witness _____ (Seal)
BETTY L. NORRIS

HARFORD COUNTY MARYLAND
TRANSFER TAX PD \$ 1590.⁰⁰
ALL OTHER TAXES PAID 5/13/97

This is to certify that the within instrument was prepared by or under the supervision of the undersigned, an attorney duly admitted to practice before the Court of Appeals of Maryland.


Glen Jackson Attorney

IMP FD SURE \$ 5.00
RECORDING FEE 20.00
RECORDATION T 1,247.40
TR. TAX STATE 345.00
TOTAL 2,217.40
Res# H402 Rcpt # 35513
CGH LD Blk # 1997
May 13, 1997 02:02 PM

PROPERTY PRESENTLY NOT ON WATER
& SEWER SYSTEM PER: 5/13/97
DATE: 5/13/97 HARFORD COUNTY

LIBER 2517 FOLIO 870

STATE OF MARYLAND, County of HARFORD, to wit:

I HEREBY CERTIFY, That on this 17th day of April, in the year one thousand nine hundred and ninety-seven before me, the subscriber, a Notary Public of the State aforesaid, personally appeared MELVIN F. NORRIS and BETTY L. NORRIS husband and wife, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same for the purposes thereon contained, and in my presence signed and sealed the same.

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

[Signature]
Notary Public (SEAL) HARFORD COUNTY

My Commission Expires: 3/1/01

MY COMMISSION EXPIRES
MARCH 1, 2001

PREPARED BY: THE SENTINEL TITLE CORPORATION (410) 879-7020

AFFIDAVIT OF OCCUPANCY

I/We, the undersigned, do hereby acknowledge and affirm under the penalties of perjury that the property known as:

3778 PEACH ORCHARD ROAD, Street, MD 21154

will be my/our owner occupied residence.

Witness my/our hand(s) and seal(s) this 17th day of April, 1997.

[Signature] Witness
Aaron J. Maynor (Seal)
AARON J. MAYNOR

State of Maryland, County of HARFORD, to wit:

On this 17th day of April, 1997, before me personally came AARON J. MAYNOR to me known who, being by me duly sworn, did depose and say that he/she/they signed his/her/their names to the above affidavit.

[Signature]
Notary Public

My Commission Expires: 3/1/01

MY COMMISSION EXPIRES
MARCH 1, 2001

PLEASE RETURN THIS DOCUMENT TO:
AARON J. MAYNOR
3778 PEACH ORCHARD ROAD
STREET, MD 21154

410-879-7020

AGRICULTURAL TRANSFER TAX IN THE

AMOUNT OF \$ none

Received for transfer
State Department of Assessments
& Taxation of Harford County

M. Ray 5/12/97
By Date

LIBER 2517 FOLIO 871

State of Maryland Land Instrument Intake Sheet
 Baltimore City County: HARFORD

Information provided is for the use of the Clerk's Office, State Department of Assessments and Taxation, and County Finance Office only.
 (Type or Print in Black Ink Only—All Copies Must Be Legible)

1 **Type(s) of Instruments** Check Box if Addendum Intake Form is Attached.
 Deed Mortgage Other Other 2nd
 Deed of Trust Lease

2 **Conveyance Type** Improved Sale Unimproved Sale Multiple Accounts Not an Arms-Length Sale [9]
 Arms-Length [1] Arms-Length [2] Arms-Length [3]

3 **Tax Exemptions (if Applicable)**
 Recordation
 State Transfer
 County Transfer

Cite or Explain Authority:

4 Consideration and Tax Calculations	Consideration Amount		Finance Office Use Only	
	Purchase Price/Consideration	Any New Mortgage	Transfer Tax Consideration	Recordation Tax Consideration
	\$ 189,000.00	\$ 187,200.00	X () % = \$	\$
	Balance of Existing Mortgage \$		Less Exemption Amount = \$	
	Other: \$ 18,900.00		Total Transfer Tax = \$	
	Other: \$		Recordation Tax Consideration \$	
			X () per \$500 = \$	
	Full Cash Value \$		TOTAL DUE \$	

5 **Fees**

Amount of Fees	Doc. 1	Doc. 2	Agent:
Recording Charge	\$ 20.00	\$ 20.00	
Surcharge	\$ 5.00	\$ 5.00	Tax Bill:
State Recordation Tax	\$	\$	C.B. Credit:
State Transfer Tax	\$	\$	Ag. Tax/Other:
County Transfer Tax	\$	\$	
Other	\$	\$	

6 **Description of Property**
 SDAT requires submission of all applicable information. A maximum of 40 characters will be indexed in accordance with the priority cited in Real Property Article Section 3-104(g)(3)(i).

District: 05 Property Tax ID No. (1): 030412 Grantor Liber/Folio: 1630/463 Map: Parcel No.: Var. LOG: (5)

Subdivision Name: GILBERT FARMS Lot (3a): Block (3b)/Sect/AR(3c): 38/28 Plat Ref.: SqFt/Acreage (4):

Location/Address of Property Being Conveyed (2): 3778 Peach Orchard Road

Other Property Identifiers (if applicable): Water Meter Account No.:

Residential or Non-Residential Fee Simple or Ground Rent Amount:

Partial Conveyance? Yes No Description/Am't. of SqFt/Acreage Transferred:

If Partial Conveyance, List Improvements Conveyed:

7 **Transferred From**

Doc. 1 - Grantor(s) Name(s)	Doc. 2 - Grantor(s) Name(s)
<u>Melvin F. Norris</u> <u>Betty L. Norris</u>	<u>AARON J. MAYNOR</u>
Doc. 1 - Owner(s) of Record, if Different from Grantor(s)	Doc. 2 - Owner(s) of Record, if Different from Grantor(s)

8 **Transferred To**

Doc. 1 - Grantee(s) Name(s)	Doc. 2 - Grantee(s) Name(s)
<u>AARON J. MAYNOR</u>	<u>Countryside Home Loans, Inc.</u>
New Owner's (Grantee) Mailing Address	
<u>3778 Peach Orchard Road</u>	
Doc. 1 - Additional Names to be Indexed (Optional)	Doc. 2 - Additional Names to be Indexed (Optional)

9 **Other Names to Be Indexed**

10 **Contact/Mail Information**

Instrument Submitted By or Contact Person: THE SENTINEL TITLE CORPORATION, BEL AIR Return to Contact Person
 Firm: 307 South Tollgate Road Hold for Pickup
 Address: Bel Air, Maryland 21014 Return Address Provided
 Phone: 410-879-7026

11 **IMPORTANT: BOTH THE ORIGINAL DEED AND A PHOTOCOPY MUST ACCOMPANY EACH TRANSFER**

Assessment Information: Yes No Will the property being conveyed be the grantee's principal residence?
 Yes No Does transfer include personal property? If yes, identify: _____
 Yes No Was property surveyed? If yes, attach copy of survey (if recorded, no copy required).

Assessment Use Only - Do Not Write Below This Line

Transfer Number:	Date Received:	Deed Reference:	Assigned Property No.:
Year: <u>19</u>	<u>19</u>	Map: <u></u>	Sub: <u></u> Block: <u></u>
Land: <u></u>	Geo. Zoning: <u></u>	Map Grid: <u></u>	Plat: <u></u> Lot: <u></u>
Buildings: <u></u>	Use: <u></u>	Parcel: <u></u>	Sect: <u></u> Section: <u></u>
Total: <u></u>	Town Cd: <u></u>	Ex. St: <u></u>	Ex. Cd: <u></u> Occ. Cd: <u></u>

REMARKS: DNA program

Spec. Res. Form 4, Rev. 10/01

Distribution: White - Clerk's Office
 Canary - SDAT
 Pink - Office of Finance
 Goldenrod - Preparer
 AOC-CC-300 (8/95)

LIBER 2517 FOLIO 872

WHEN RECORDED MAIL TO:
COUNTRYWIDE HOME LOANS, INC.
MSN SV-79 / DOCUMENT CONTROL DEPT.
P.O. BOX 10266
VAN NUYS, CALIFORNIA 91410-0266

LOAN #: LOAN #: 7083666

879-7020 (Sentinel)

ESCROW/CLOSING #: 971509

SPACE ABOVE FOR RECORDERS USE

DEED OF TRUST

PURCHASE MONEY

PURCHASE MONEY

THIS DEED OF TRUST ("Security Instrument") is made on April 17, 1997
AARON J. MAYNOR, AN UNMARRIED MAN

The grantor is

IMP FD SURE \$ 5.00
RECORDING FEE 20.00
TOTAL 25.00
Res# H402 Rcrt # 35513
CGH LD Bk # 1296
Mar 13, 1997 02:03 PM

("Borrower"). The trustee is

R. DOUGLAS JONES
TOWSON, MARYLAND

("Trustee"). The beneficiary is
COUNTRYWIDE HOME LOANS, INC.

which is organized and existing under the laws of NEW YORK
address is

155 NORTH LAKE AVENUE, PASADENA, CA 91109

("Lender"). Borrower owes Lender the principal sum of
ONE HUNDRED FIFTY ONE THOUSAND TWO HUNDRED and 00/100
Dollars (U.S. \$ 151,200.00

). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on May 1, 2027. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in

County, Maryland:

HARFORD
BEING KNOWN AND DESIGNATED AS "REMAINING LAND OF JOHN C. GOLBERT" AS SHOWN ON A PLAT ENTITLED, "FINAL PLAT GILBERT FARMS", WHICH PLAT IS RECORDED AMONG THE LAND RECORDS OF HARFORD COUNTY IN PLAT BOOK HDC NO. 38, FILIO 28. THE IMPROVEMENTS THEREON BEING KNOWN AS 3778 PEACH ORCHARD ROAD.

which has the address of 3778 PEACH ORCHARD ROAD, STREET
Maryland 21154- ("Property Address");

[Street, City],

[Zip Code]

MARYLAND - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

MD - 6H(MD) (9401).01

CFC (07/94)

VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 6

Form 3021 0/00
Initials: *AM*



LIBER 2517 FOLIO 873

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall mail or cause Trustee to mail a notice of sale to Borrower in the manner prescribed by applicable law. Trustee shall give notice of sale by public advertisement for the time and in the manner prescribed by applicable law. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, Trustee's fees of 5,000 % of the gross sale price and reasonable attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

Borrower, in accordance with Subtitle W of the Maryland Rules of Procedure, does hereby declare and assent to the passage of a decree to sell the Property in one or more parcels by the equity court having jurisdiction for the sale of the Property, and consents to the granting to any trustee appointed by the assent to decree of all the rights, powers and remedies granted to the Trustee in this Security Instrument together with any and all rights, powers and remedies granted by the decree. Neither the assent to decree nor the power of sale granted in this paragraph 21 shall be exhausted in the event the proceeding is dismissed before the payment in full of all sums secured by this Security Instrument.

22. Release. Upon payment of all sums secured by this Security Instrument, Lender or Trustee, shall release this Security Instrument to Borrower and mark the Note "paid" and return the Note to Borrower. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

23. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

24. Possession of the Property. Borrower shall have possession of the Property until Lender has given Borrower notice of default pursuant to paragraph 21 of this Security Instrument.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

(Check applicable box(es))

- Adjustable Rate Rider(s)
- Graduated Payment Rider
- Balloon Rider
- V.A. Rider
- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other(s) [specify]
- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

[Handwritten signature]

[Handwritten signature: Aaron J. Maynor] (Seal)
AARON J. MAYNOR -Borrower

-Borrower

-Borrower

STATE OF MARYLAND, Harford County ss:
I Hereby Certify, That on this 17th day of April, 1997, before me, the subscriber, a
Notary Public of the State of Maryland, in and for the County of Harford, personally appeared
Aaron J. Maynor

known to me or satisfactorily proven to be the person(s) whose name(s) is/are
instrument and acknowledge that he executed the same for the purposes therein contained.
AS WITNESS: my hand and notarial seal.
My Commission Expires: 3/01/01



STATE OF MARYLAND, Harford County ss:
I Hereby Certify, That on this 17th day of April, 1997, before me, the subscriber, a
Notary Public of the State of Maryland, and for the County of Harford, personally appeared
Glen Jackson

the agent of the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in
said Deed of Trust is true and bona fide as therein set forth and that the actual sum of money advanced at the closing transaction
by the secured party was paid over and disbursed by the party or parties secured by the Deed of Trust to the Borrower or to the
person responsible for disbursement of funds in the closing transaction or their respective agent at a time not later than the
execution and delivery by the Borrower of this Deed of Trust; and also made oath that he is the agent of the party or parties
secured and is duly authorized to make this affidavit.

AS WITNESS: my hand and notarial seal.
My Commission Expires: 3/01/01



This is to certify that this document was prepared under the supervision of
COUNTRYWIDE HOME LOANS, INC. one of the parties named in the instrument.

[Handwritten signature: S. Galyean]
S. GALYEAN
For COUNTRYWIDE HOME LOANS, INC.
Assistant manager

LIBER 2517 FOLIO 876

WHEN RECORDED MAIL TO:
COUNTRYWIDE HOME LOANS, INC.
MSN SV-79 / DOCUMENT CONTROL DEPT.
P.O. BOX 10266
VAN NUYS, CALIFORNIA 91410-0266

SPACE ABOVE FOR RECORDERS USE

Prepared by: S. GALYEAN

LOAN #: 7084300 879-7020 (Sentinel)
ESCROW/CLOSING #: 971509

PURCHASE MONEY
MARYLAND
OPEN-END DEED OF TRUST
(Securing Future Advances)

THP FD SURE \$ 5.00
RECORDING FEE 20.00
TOTAL 25.00
Res# HARB Rcpt # 35513
CGH LD Blk # 1999
May 13, 1997 02:03 PM

THIS DEED OF TRUST is made on April 17th, 1997. The grantor is
AARON J. MAYNOR, AN UNMARRIED MAN

The trustee is
R. DOUGLAS JONES
("Trustee"). The beneficiary is
COUNTRYWIDE HOME LOANS, INC.
a corporation whose address is

155 N. LAKE AVENUE, PASADENA, CA 91109
In this Deed of Trust, the terms "you," "your" and "yours" refer to the grantor(s). The terms "we," "us" and "our" refer to
COUNTRYWIDE HOME LOANS, INC.

Pursuant to a Home Equity Credit Line Agreement and Disclosure Statement dated the 04/17/97
("Agreement"), you may incur indebtedness in amounts fluctuating from time to time up to the maximum principal sum of
EIGHTEEN THOUSAND NINE HUNDRED and 00/100
Dollars (U.S. \$ 18,900.00). You agree that this Deed of Trust shall continue to secure all sums now or hereafter
advanced under the terms of the Agreement including, without limitation, such sums that are advanced by you whether or not at
the time the sums are advanced there is any principal sum outstanding under the Agreement.

This Deed of Trust secures to us: (a) the repayment of the debt evidenced by the Agreement, with interest, and all
refinancings, renewals, extensions and modifications of the Agreement; (b) the payment of all other sums, with interest, advanced
under paragraph 1(f) of this Deed of Trust to protect the security of this Deed of Trust; and (c) the performance of your covenants
and agreements under this Deed of Trust and the Agreement. For this purpose and in consideration of the debt, you irrevocably
grant and convey to the Trustee, in trust, with power of sale, the property located in Election District (Prince George's
County only) HARFORD County, Maryland and further described as:
BEING KNOWN AND DESIGNATED AS "REMAINING LAND OF JOHN C. GOLBERT" AS SHOWN
ON A PLAT ENTITLED, "FINAL PLAT GILBERT FARMS", WHICH PLAT IS RECORDED
AMONG THE LAND RECORDS OF HARFORD COUNTY IN PLAT BOOK HDC NO. 38, FOLIO
28. THE IMPROVEMENTS THEREON BEING KNOWN AS 3778 PEACH ORCHARD ROAD.

which property has the address of 3778 PEACH ORCHARD ROAD, STREET, MD
[Street, City]
Maryland 21154- ("Property Address");
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and
fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Deed of Trust. All of
the foregoing is referred to in this Deed of Trust as the "Property."

YOU COVENANT that you are lawfully seized of the estate hereby conveyed and have the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. You warrant and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

YOU AND WE covenant and agree as follows:

1. Your Important Obligations:

a. Payment of Principal, Interest and Other Charges. You shall pay when due the principal of and interest owing under the Agreement and all other charges due under the Agreement.

b. Payments of Taxes and Insurance. You shall pay, when due, all taxes, assessments, leasehold payments or ground rents (if any), and hazard insurance on the Property and mortgage insurance (if any).

c. Prior Deed of Trusts; Charges; Liens. You shall perform all of your obligations under any mortgage, deed of trust or other security instruments with a lien which has priority over this Deed of Trust (a "Prior Deed of Trust"), including your covenants to make payments when due. You shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Deed of Trust or any advance under this Deed of Trust, and leasehold payments or ground rents, if any. Upon our request, you shall promptly furnish to us all notices of amounts to be paid under this paragraph and receipts evidencing any such payments you make directly. You shall promptly discharge any lien (other than a lien disclosed to us in your application or in any title report we obtained) which has priority over this Deed of Trust or any advance to be made under the Agreement or this Deed of Trust. You shall not increase, amend or modify any Prior Deed of Trust without our prior written consent and shall, upon receipt of any written notice from the holder of any such Prior Deed of Trust, promptly deliver a copy of such notice to us.

d. Hazard Insurance. You shall keep the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which we require insurance. This insurance shall be maintained in the amounts and for the periods that we require. You may choose the insurer. Insurance policies and renewals shall be acceptable to us and shall include a standard mortgage clause. If we require, you shall promptly give us all receipts of paid premiums and renewal notices. You shall promptly notify the insurer and us of any loss. We may make proof of loss if you do not promptly do so. Insurance proceeds shall be applied to restore or repair the Property damaged, if restoration or repair is economically feasible and our security would not be lessened. Otherwise, insurance proceeds shall be applied to sums secured by this Deed of Trust, whether or not then due, with any excess paid to you. If you abandon the Property, or do not answer within 30 days our notice to you that the insurer has offered to settle a claim, then we may collect and use the proceeds to repair or restore the Property or to pay sums secured by this Deed of Trust, whether or not then due. The 30-day period will begin when notice is given. Any application of proceeds to principal shall not require us to extend or postpone the due date of monthly payments. If we acquire the Property at a forced sale following your default, your right to any insurance proceeds resulting from damage to the Property prior to the acquisition shall pass to us to the extent of the sums secured by this Deed of Trust immediately prior to the acquisition.

e. Preservation and Maintenance of Property; Leaseholds. You shall not destroy, damage or substantially change the Property, allow the Property to deteriorate, or commit waste. If this Deed of Trust is on a leasehold, you shall comply with the lease. If you acquire fee title to the Property, the leasehold and fee title shall not merge unless we agree to the merger in writing.

f. Protection of Our Rights in the Property; Mortgage Insurance. If you fail to perform the covenants and agreements contained in this Deed of Trust, or there is a legal proceeding that may significantly affect our rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then we may do, and pay for, anything necessary to protect the Property's value and our rights in the Property. Our actions may include paying any sums secured by a lien which has priority over this Deed of Trust or any advance under the Agreement or this Deed of Trust, appearing in court, paying reasonable attorneys' fees, paying any sums which you are required to pay under this Deed of Trust and entering on the Property to make repairs. We do not have to take any action we are permitted to take under this paragraph. Any amounts we pay under this paragraph shall become additional debts you owe us and shall be secured by this Deed of Trust. These amounts shall bear interest from the disbursement date at the rate established under the Agreement and shall be payable, with interest, upon our request. If we required mortgage insurance as a condition of making the loan secured by this Deed of Trust, you shall pay the premiums for such insurance until such time as the requirement for the insurance terminates.

g. Inspection. You shall permit us to inspect the Property at any reasonable time and upon reasonable notice.

h. Condemnation. You assign and agree to pay to us the proceeds of any award for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation. If the Property is abandoned, or if, after notice by us to you that the condemnor offers to make an award or settle a claim for damages, you fail to respond to us within 30 days after the date the notice is given, we are authorized to collect and apply the proceeds, at our option, either to restoration or repair of the Property or to the sums secured by this Deed of Trust, whether or not then due. Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments payable under the Agreement and paragraph 1(a) or change the amount of such payments.

i. Transfer of the Property. You shall not sell or transfer all or any part of the Property or any interest in it without our prior written consent. If you do so, we may, at our option, require immediate payment in full of all sums secured by this Deed of Trust. However, this option shall not be exercised by us if exercise is prohibited by federal law as of the date of this Deed of Trust.

j. Hazardous Substances. You shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. You shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of Hazardous Substances in quantities that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property. You shall promptly give us written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which you have actual knowledge. If you learn or are notified by any government or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, you shall promptly take all necessary remedial actions in accordance with Environmental Law. As used in this Deed of Trust, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this Deed of Trust, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

2. Application of Payments. Unless applicable law provides otherwise, all payments received by us under the Agreement and paragraph 1(a) may be applied by us first to interest and other charges payable under the Agreement and then to the remaining principal balance under the Agreement.

3. You Are Not Released; Forbearance by Us Not a Waiver. Extension of time for payment or modification of amortization of the sums secured by this Deed of Trust granted by us to any of your successors in interest shall not operate to release your liability or the liability of your successors in interest. We shall not be required to commence proceedings against any successor in interest, refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by you or your successors in interest. Our forbearance in exercising any right or remedy shall not waive or preclude the exercise of any right or remedy.

4. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Deed of Trust shall bind and benefit your successors and permitted assigns. Your covenants and agreements shall be joint and several. Anyone who co-signs this Deed of Trust but does not execute the Agreement: (a) is co-signing this Deed of Trust only to mortgage, grant and convey such person's interest in the Property; (b) is not personally obligated to pay the Agreement, but is obligated to pay all other sums secured by this Deed of Trust; and (c) agrees that we and anyone else who signs this Deed of Trust may agree to extend, modify, forbear or make any accommodations regarding the terms of this Deed of Trust or the Agreement without such person's consent.

5. Loan Charges. If the loan secured by this Deed of Trust is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from you which exceed permitted limits will be refunded to you. We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to you. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Agreement.

6. Notices. Unless otherwise required by law, any notice to you provided for in this Deed of Trust shall be delivered or mailed by first class mail to the Property Address or any other address you designate by notice to us. Unless otherwise required by law, any notice to us shall be given by first class mail to our address stated above or any other address we designate by notice to you.

7. Governing Law; Severability. This Deed of Trust shall be governed by federal law and, except as preempted by federal law, by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Deed of Trust or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Agreement which can be given effect without the conflicting provision. To this end the provisions of this Deed of Trust and the Agreement are declared to be severable.

8. Sale of Agreement; Change of Loan Servicer. The Agreement or a partial interest in the Agreement (together with this Deed of Trust) may be sold one or more times without prior notice to you. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Agreement and this Deed of Trust. There also may be one or more changes of the Loan Servicer unrelated to the sale of the Agreement. If there is a change of the Loan Servicer, you will be given written notice of the change as required by applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any information required by applicable law.

9. Acceleration; Remedies. Except as may be prohibited by applicable law, and subject to any advance notice and cure period if required by applicable law, if any event or condition described in Paragraph 12.A. of the Agreement occurs, you will be in default. Upon the occurrence of such a default, we at our option may require immediate payment in full of all sums secured by this Deed of Trust without further demand and may invoke the power of sale and any other remedies permitted by applicable law. We shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 9, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If we invoke the power of sale, we shall mail or cause the Trustee to mail a notice of sale to you in the manner prescribed by applicable law. The Trustee shall give notice of sale by public advertisement for the time and in the manner prescribed by applicable law. The Trustee, without demand on you, shall sell the Property at public auction to the highest bidder at the time and

place and under the terms designated in the notice of sale in one or more parcels and in any order the Trustee determines. The Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. We or our designee may purchase the Property at any sale.

The Trustee shall deliver to the purchaser the Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. The Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, Trustee's fees of 5% of the gross sale price and reasonable attorneys' fees; (b) to all sums secured by this Deed of Trust; and (c) any excess to the person or persons legally entitled to it.

In accordance with Subtitle W of the Maryland Rules of Procedure, you hereby declare and assent to the passage of a decree to sell the Property in one or more parcels by the equity court having jurisdiction for the sale of the Property, and consent to the granting to any trustee appointed by the assent to decree of all the rights, powers and remedies granted by the decree. Neither the assent to decree nor the power of sale granted in this paragraph 9 shall be exhausted in the event the proceeding is dismissed before the payment in full of all sums secured by this Deed of Trust.

10. Release. Upon your request and payment of all sums secured by this Deed of Trust, either the Trustee or we shall release this Deed of Trust without charge to you and mark the Agreement "paid" and return the Agreement to you. You shall pay any recordation costs.

11. Substitute Trustee. We, at our option, may from time to time remove the Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the city or county in which this Deed of Trust is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee in this Deed of Trust and by applicable law.

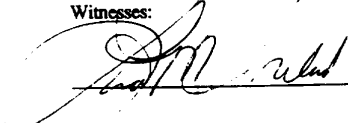
12. Possession of the Property. You shall have possession of the Property until we have given you notice of default pursuant to paragraph 9 of this Deed of Trust.

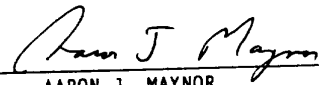
13. Riders to this Deed of Trust. If one or more riders are executed by you and recorded together with this Deed of Trust, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Deed of Trust as if the rider(s) were part of this Deed of Trust.

- Adjustable Rate Rider
- Condominium Rider
- Planned Unit Development Rider
- Graduated Payment Rider
- 1-4 Family Rider
- Other(s) (specify)

BY SIGNING BELOW, you accept and agree to the terms and covenants contained in this Deed of Trust and any rider(s) executed by you and recorded with it.

Witnesses:



 (Seal)
 Grantor - AARON J. MAYNOR
 _____ (Seal)
 Grantor -
 _____ (Seal)
 Grantor -
 _____ (Seal)
 Grantor -

STATE OF MARYLAND,

Harford

County ss:

I Hereby Certify, That on this 17th day of April, 1997, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County of Harford

, before me, the subscriber, a Notary Public of the State of Maryland, in and for the County of Harford

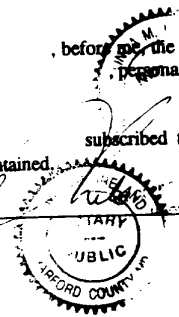
Aaron J. Maynor

known to me or satisfactorily proven to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledge that he executed the same for the purposes therein contained.

subscribed to the within

AS WITNESS: my hand and notarial seal.
My Commission Expires: 3/01/01

Notary Public



Affidavit of Consideration

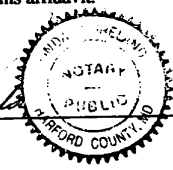
State of Maryland)
) SS
County of Harford)

I Hereby Certify, That on this 17th day of April 1997 before me, the subscriber, a Notary Public of the State of Maryland, personally appeared Glen Jackson, the agent of the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in the Deed of Trust is true and bona fide as set forth therein, and that he/she is the agent of the secured party and is duly authorized to make this affidavit.

Given under my hand and official seal this 17th day of April, 1997

My commission expires: 3/01/01

By: *Glen Jackson*



MY COMMISSION EXPIRES
MARCH 1, 2001

PREPARER CERTIFICATION

THIS IS TO CERTIFY that the foregoing Deed of Trust was prepared by
S. GALYEAN
the party secured by the Deed of Trust.

COUNTRYWIDE HOME LOANS, INC.

By: *S. Galyean*
S. GALYEAN

Its: Assistant Manager

LIBER 2517 FOLIO 883