"Exhibit 3"

I, John Bankerd, of Frederick County, State of Maryland being weakly in health of body but of sound and disposing mind memory and understanding considering the certainty of death and the uncertainty of the time thereof and being desirous to settle my worldly affairs and thereby be the better prepared to leave this world when it shall please God to call me hence do therefore make and publish this my last Will and Testament in manner and form following that is to say.

First and principally I commit my soul into the hands of Almighty God and my body to the earth to be decently buried at the discretion of my Executor hereinafter named and after my debts and funeral expenses are paid I devise and bequeath as follows: to wit:

Item I give and devise unto my wife Mary Bankerd all of that tract of Land with all of its appurtenances thereunto belonging whereon I now reside constituting my home residence being and lying in the County and State aforesaid and containing two hundred and fifty three acres of Land more or less, with one half of all the produce rents or profits annually thereof during her natural life and to keep the Buildings and fencing in good repair to pay the taxes and all necessary expenses, all the surplus money she may have on hand after paying the above named expenses to be her own money and to dispose of it as she may see best. After the decease of my said wife Mary Bankerd the above described tract of Land constituting my home residence to be held in equal interest or shares between my children that is to say, William Bankerd, Josiah Bankerd, Dennis Bankerd, Alfred Bankerd and Mary Bankerd they to manage or dispose of it as they may consider best, if sold the proceeds of said sale of Land to be equally divided them share and share alike in fee simple.

Item No. 2 I give and bequeath unto my said wife Mary Bankerd all of my goods and Chattels and Personal Estate of whatsoever kind including all claims and credits which may be due to me of whatsoever kind and which said claims and credits I direct my executor hereinafter named to collect as soon as convenient after my decease and after paying from the proceeds thereof all the just debts costs and charges of Administration to pay over the surplus if any to my said Wife Mary Bankerd and in the event of a deficiency from said source to pay debts Costs and Charges then to collect from her the said Mary Bankerd the amount of said deficiency so soon as the same is ascertained.

No. 3. And lastly, I do hereby constitute and appoint my trusty son Alfred Bankerd to be my sole Executor of this my last Will and Testament revoking and annulling all former Wills by me made ratifying and confirming this and none other to be my last Will and Testament.

In testimony whereof I have hereunto set my hand and affixed my seal this 20th day of February in the year of our Lord 1867

John Bankerd (Seal)

Signed sealed and published and declared by John Bankerd the above named Testator as and for his last Will and