

Q What is the shape of that ten-acre lot? Is it square or longer than it is broad?

A No, I think it is about square.

Q You couldn't slice up the farm or wood lot into those unusual proportions of three-sixteenths and three-eighths and one-fourth without loss and injury to the value of the farm and the parties? You couldn't cut up the farm and wood lot into those unequal proportions?

A I suppose not.

Q You haven't been there for a long time, but would you care to give us an estimate as to the value of the wood lot, how much you think that wood lot is worth?

A It might have worth so much years ago, but it has depreciated now I don't think it would be over \$10 or \$15 an acre.

Q Yes, it is assessed for taxes at \$150.00 - 10 acres.

(No Cross-Examination)

WILLIAM H. B. ANDERS, a witness produced on the part of the Defendant, Union Bridge Banking and Trust Company, being first duly sworn, deposes and says:

By Mr. Claggett:

Q Will you state your name, please, and where you live?

A William H. B. Anders, Union Bridge, Md.

Q What is your position?

A President of the Union Bridge Banking and Trust Co.

Q Mr. Anders, I hand you here Exhibit No. 11 in this proceeding. Do you recognize that?

A Yes.

Q What is it?

A It is a judgment which the bank holds against--