

(B) ACKNOWLEDGMENT OF HUSBAND AND WIFE.

STATE OF.....COUNTY, TO WIT: I HEREBY CERTIFY, THAT ON THIS ..... DAY OF ....., IN THE YEAR ....., BEFORE THE SUBSCRIBER, (HERE INSERT THE OFFICIAL STYLE OF THE PERSON TAKING THE ACKNOWLEDGEMENT), PERSONALLY APPEARED (HERE INSERT THE NAME OF THE HUSBAND), AND (HERE INSERT NAME OF THE MARRIED WOMAN MAKING THE ACKNOWLEDGEMENT), HIS WIFE, AND DID EACH ACKNOWLEDGE THE AFOREGOING DEED TO BE THEIR RESPECTIVE ACT.

(C) ACKNOWLEDGMENT TAKEN OUT OF STATE.

STATE OF..... COUNTY, TO WIT: I HEREBY CERTIFY, THAT ON THIS .....DAY OF ....., IN THE YEAR ....., BEFORE THE SUBSCRIBER, (HERE INSERT THE OFFICIAL STYLE OF THE OFFICER TAKING THE ACKNOWLEDGEMENT), PERSONALLY APPEARED (HERE INSERT THE NAME OF THE PERSON MAKING THE ACKNOWLEDGEMENT), AND ACKNOWLEDGED THE AFOREGOING DEED TO BE HIS ACT.

SEAL OF THE COURT

IN TESTIMONY WHEREOF I HAVE CAUSED THE SEAL OF THE COURT TO BE AFFIXED, (OR HAVE AFFIXED MY OFFICIAL SEAL), THIS .....DAY OF....., A.D. ....

SECTION 2. AND BE IT FURTHER ENACTED, That Section 7-108 of Article 21 of the Annotated Code of Maryland (1972 Interim Supplement), title "Real Property," subtitle "Mortgages, Deeds of Trust and Vendor's Liens," be and it is hereby repealed and re-enacted, with amendments, to read as follows:

7-108.

The terms of any writing which is in existence when a mortgage or deed of trust is executed, including but not limited to a statement of covenants, administrative provisions, procedures upon default, and fiduciary powers, [recorded in the record office in which the mortgage or deed of trust is to be recorded,] may be incorporated into such mortgage or deed of trust by reference thereto if and to the extent that the language of the mortgage or deed of trust manifests an intent so to do and describes the writing sufficiently to permit its identification. [Nothing herein contained shall be construed as casting any doubt upon the validity of any incorporation by reference made prior to the adoption of this section.] NOTWITHSTANDING THE AFORESAID, THE MORTGAGE OR DEED OF TRUST MUST SATISFY ALL THE REQUISITES OF A VALID MORTGAGE OR DEED OF TRUST REQUIRED BY ARTICLE 21.]]

SECTION 3. And Be it further enacted, That any form of acknowledgment containing in substance the foregoing forms shall be sufficient, and the use thereof, whether used before or after the effective date of this Act is hereby ratified, confirmed and declared to be a valid form of acknowledgment.

SECTION 4. AND BE IT FURTHER ENACTED, That the incorporation of any document, whether recorded or unrecorded, by reference, into a mortgage or deed of trust, shall be effective whether the mortgage or deed of trust was executed prior to the effective date of this Act and nothing herein contained shall be construed as casting any doubt upon the validity of any incorporation by reference.]]