

SHALL BE 6 PERCENT OR A RATE FIXED BY THE COUNTY COMMISSIONERS NOT TO EXCEED 10 PERCENT A YEAR), the time when an action to foreclose the right of redemption may be instituted, and that the certificate will be void unless foreclosure proceedings are brought within two years from the date of the certificate. If the property is unimproved or has no street number, and the collector has procured a description of the same from the county or city surveyor, the county or city surveyor's description shall be included in the certificate of sale. In Garrett County a copy of the description as required by that portion of § 76 relating specifically to Garrett County, shall be included in the certificate of sale. No other statements need be included in the certificate.

The certificate of sale shall be in substantially the following form:

"I,, Collector of Taxes for the State of Maryland and the of, hereby certify that on, 19...., I sold to, at public auction for the sum of Dollars and Cents, of which Dollars has been paid the property in described as and assessed to The property described herein is subject to redemption. Upon redemption the holder of this certificate will be refunded the sums paid on account of the purchase price together with interest thereon at the rate of six percent per annum from the date of payment to the date of redemption (except that in Baltimore City the rate shall be [six] 6 percent [per annum] A YEAR or such other rate as is fixed by ordinance of the city council, AND IN FREDERICK COUNTY THE RATE SHALL BE 6 PERCENT OR A RATE FIXED BY THE COUNTY COMMISSIONERS NOT TO EXCEED 10 PERCENT A YEAR), together with all other amounts specified by Chapter 761 of the Acts of 1943, and acts amendatory thereof. The balance due on account of the purchase price and all taxes, together with interest and penalties thereon, accruing subsequent to the date of sale, must be paid to the Collector before a deed can be delivered to the purchaser. After, 19...., a proceeding can be brought to foreclose all rights of redemption in the property. This certificate will be void unless such a proceeding is brought within two years from the date of this certificate.

Witness my hand and seal, this day of, 19....

.....
Collector."

(To be followed by acknowledgment)

93.

The person redeeming shall pay to the collector the whole amount of money received by such collector from the sale of the property, together with interest at the rate