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STATE OF MARYLAND

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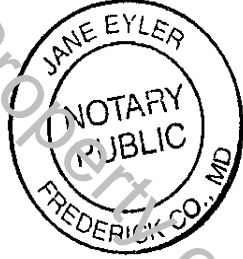
) ss

COUNTY OF FREDERICK

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On this November 12, 1999, before me, the undersigned, a Notary Public in said State, personally appeared KENNETH A. KLIMA, JR. personally known to me (or proved to me on the basis of satisfactory evidence) to be the person who executed the within instrument as ASSISTANT VICE PRESIDENT, on behalf of the above named corporation, and acknowledged to me that he/she, as such officer, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.



Jane Eyler

JANE EYLER, NOTARY PUBLIC
COMMISSION EXPIRES: November 14, 2001

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SCHEDULE "A"

LOT 9131 IN INDIAN HILL SUBDIVISION UNIT NO 9, BEING A SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 31, TOWNSHIP 35 NORTH RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN ALSO THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 31, TOWNSHIP 35 NORTH RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDIAN ACCORDING TO THE PLAT THEREOF RECORDED REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK ILLINOIS ON SEPTEMBER 15, 1970 AS DOCUMENT 2521661 AND SURVEYOR'S CERTIFICATE OF CORRECTION THEREOF REGISTERED ON OCTOBER 9, 1970 AS DOCUMENT 2525473

LOAN: 000021950779 DOC: RL POOL:

ACQ ID: GF2 SELLER #: 1672356838

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