

ALLAN M. LOWE
Emmitsburg District (#5),
grantor,
Harry Dreisen & Benjamin
D. Palmer



REPORT ON TITLE

TO: Allan M. Lowe, Esq., and Sara T. Lowe, his wife
1216 DeVere Drive
Silver Spring, Maryland 20903

I hereby report that I caused to be examined the Land Records of Frederick County, Maryland, as Indexed in the Clerk's Office, concerning the title to all that tract or parcel of land situate, lying and being in Emmitsburg District, Frederick County, Maryland, containing 20.66 acres, more or less, as surveyed by and shown on a Plat made by Frederick Wallace Pyne, dated September 1, 1968 and as conveyed in a Deed from Harry Dreisen and Sadie R. Dreisen, his wife, Benjamin D. Palmer and Mary J. Palmer, his wife, dated September 26, 1968, and recorded September 30, 1968, among the Land Records of Frederick County as Instrument No. 254, and find title to same, this date, in

ALLAN M. LOWE and SARA T. LOWE, his wife,
as tenants by the entireties, in fee simple

SUBJECT TO THE FOLLOWING ENCUMBRANCES:

1. The Right to the property is provided by a "Perpetual easement over and along the existing roadway leading through the property to the public road as the same is now laid out and used, said easement to inure to the benefit of the grantees, their heirs and assigns, for the purpose of unobstructed ingress and egress to and from the described parcel of land".
2. Allan M. Lowe and Sara T. Lowe, : Deferred Purchase Money Mortgage
his wife : dated 9-26-68, recorded 9-30-68
to : in the principal sum of \$10,250.00
Harry Dreisen and Benjamin D. Palmer : with interest at 6% per annum,
: maturity 15 years after date and
: payable in annual installments
: of \$683.33 commencing 10-1-69,
plus interest.

The above Mortgage contains release clauses.

3. There is a Right of Way to The Potomac Edison Company dated July 28, 1938, recorded in Liber 414, folio 528, for electrical transmission lines and described as "from adjacent property on East, over and across property of grantor to property on the West - pole to be located on private property adjacent to Taneytown-Emmitsburg Road, also at bridgeport southwest along road across property of Grantor to property on Southwest, executed by Norman O. Terpening and Blanche Terpening (This Right of Way probably does not affect the subject property.

The Treasurer of Frederick County reports the State and County Taxes paid for the fiscal year ending June 30, 1969.

This Report is subject to the following:

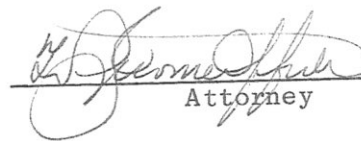
1. Above Mortgage, which constitutes a first, valid and subsisting lien

against said land.

2. Normal utility easements and rights of ways providing services to this or adjoining land and especially to The Potomac Edison Company.
3. Any parts of said property which lie in the beds of public roads.
4. Unrecorded easements, if any, on, above or below the surface, and any discrepancies or conflicts in boundary lines or shortage in area or encroachments which a correct survey or an inspection of the premises would disclose.
5. Possible unfiled Mechanics' and Materialmens' Liens and taxation upon escaped property.
6. The operation and effects of any and all rules and regulations of the Frederick County Planning and Zoning Commission.

The foregoing is merely a statement of opinion and not a guarantee, nor a Certificate of Title.

Dated this 30th day of September, 1968, at


Attorney

No: 8449596462

BK 4850 PG 0692

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C E R T I F I C A T E O F S A T I S F A C T I O N

KNOW ALL MEN BY THESE PRESENTS That WASHINGTON MUTUAL BANK, FA SUCCESSOR BY MERGER TO NORTH AMERICAN MORTGAGE COMPANY by and through the undersigned duly authorized officer, does hereby acknowledge that the indebtedness secured by a certain deed of trust or mortgage made by ALLAN M LOWE & SARA T LOWE dated 10/26/1995 and recorded among the land records of ~~TANEYTOWN~~ city, Frederick county, Maryland in Liber 2137, page 1225 Inst. #

Prop Addr: 12130 TANEYTOWN PIKE
TANEYTOWN, MD 21787

has been fully paid and discharged, that WASHINGTON MUTUAL BANK, FA SUCCESSOR BY MERGER TO NORTH AMERICAN MORTGAGE COMPANY was at the time of satisfaction, the holder of the deed of trust note or mortgage note, and that the lien of the deed of trust or mortgage is hereby released. In Witness Whereof, the holder of said deed of trust note or mortgage note has caused this instrument to be executed in its behalf by its agent this 09TH day of August in the year 2004
WASHINGTON MUTUAL BANK, FA SUCCESSOR BY MERGER TO NORTH AMERICAN MORTGAGE COMPANY

By STEVE ROGERS
ASST. VICE PRESIDENT

Attest: ELSA MCKINNON
ATTESTING ASST. SECRETARY

STATE OF FLORIDA COUNTY OF PINELLAS, To Wit:
I hereby certify, that on this 09TH day of August in the year 2004 before me, the subscriber, personally appeared STEVE ROGERS who acknowledged himself/herself to be the agent of WASHINGTON MUTUAL BANK, FA SUCCESSOR BY MERGER TO NORTH AMERICAN MORTGAGE COMPANY the holder of the deed of trust note/mortgage referred to above and that STEVE ROGERS executed the foregoing certificate of satisfaction for the purposes therein contained, by signing the name of WASHINGTON MUTUAL BANK, FA SUCCESSOR BY MERGER TO NORTH AMERICAN MORTGAGE COMPANY and that the facts set forth therein are true.
Witness my hand and notarial seal.

MARY JO MCGOWAN
Notary Public/Commission expires 07/30/2007

When recorded return to
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683



IMP FD SURE \$	20.00
RECORDING FEE	10.00
TOTAL	30.00
Rest FR02	Rcrt # 65822
SKD MAS	Blk # 2366
Ser 16, 2004	08:04 am