

CDM FEDERAL PROGRAMS CORPORATION

August 2, 1991

Ms. Lois Lauria  
U.S. Environmental Protection Agency  
841 Chestnut Street  
Ninth Floor  
Philadelphia, Pennsylvania 19107

PROJECT: EPA CONTRACT NO: 68-W9-0004

DOCUMENT NO: TES7-C03065-EP-CKGR

SUBJECT: Work Assignment C03065  
Enforcement Support  
Skipjack Chemical Site  
Title Search

Dear Ms. Lauria:

Please find enclosed the results of the title search for the Skipjack Chemical Site as partial fulfillment of the reporting requirements for this work assignment. Attached are the following documents to be forwarded to Mr. Lawrence Richardson:

- Appendix A - Description of research
- Appendix B - Title tree
- Appendix C - Description of title documents
- Appendix D - Listing of liens and judgements
- Attachment I - Photocopies of deeds and mortgages
- Attachment II - Parcel Map provided by Mr. Richardson.

CDM FEDERAL PROGRAMS CORPORATION

Ms. Lauria  
Page 2

If you have any comments regarding this submittal, please contact me at  
(215) 293-0450 within two weeks of the date of this letter.

Sincerely,

CDM FEDERAL PROGRAMS CORPORATION (FPC)

*Susan M. Jettla*  
for Mark diFeliciano  
Regional Manager

MdF:mal

Enclosure

cc: Donna McGowan, EPA Regional Project Officer, CERCLA Region III (letter  
only)  
[REDACTED] EPA Project Officer, CERCLA Region III  
Jean Wright, EPA TES VII Zone Project Officer, (letter only)  
Constance V. Braun, FPC Program Manager (letter only)  
James J. Kerr, TechLaw Inc. (letter only)

AR100002

ENFORCEMENT CONFIDENTIAL, FOIA EXEMPT, PREPARED IN ANTICIPATION OF LITIGATION

SKIPJACK CHEMICAL SITE  
APPENDIX A  
DESCRIPTION OF RESEARCH

AR100003

**SKIPJACK CHEMICAL SITE**

**APPENDIX A**

**DESCRIPTION OF RESEARCH**

CDM FEDERAL PROGRAMS CORPORATION (FPC) received Work Assignment No. C03065 from the U.S. Environmental Protection Agency (EPA), under Contract No. 68-W9-0004 (TES VII) to provide enforcement support for the Skipjack Chemical site (hereinafter "the site") located in Denton, Caroline County, Maryland. TechLaw, Inc., TES VII Team Member (hereinafter "contractor"), was designated to provide the necessary assistance to complete this assignment.

At the request of Mr. Lawrence Richardson, the EPA Project Officer for this assignment, the contractor travelled to the Caroline County Tax Assessment and Recorders offices located in Denton, Maryland. Mr. Richardson directed the contractor to obtain records of deeds, mortgages, easements, judgments and liens for two parcels that comprise the site, located at Routes 404 and 16, in Denton, Caroline County, Maryland. Mr. Richardson requested that the title to the parcels be researched to a point in time when they were not owned by a party related to the chemical industry.

Mr. Richardson advised the contractor that he was in possession of a tax parcel map that identified the site as parcels 51 and 180; therefore, no research was required in that area.

ENFORCEMENT CONFIDENTIAL, FOIA EXEMPT, PREPARED IN ANTICIPATION OF LITIGATION

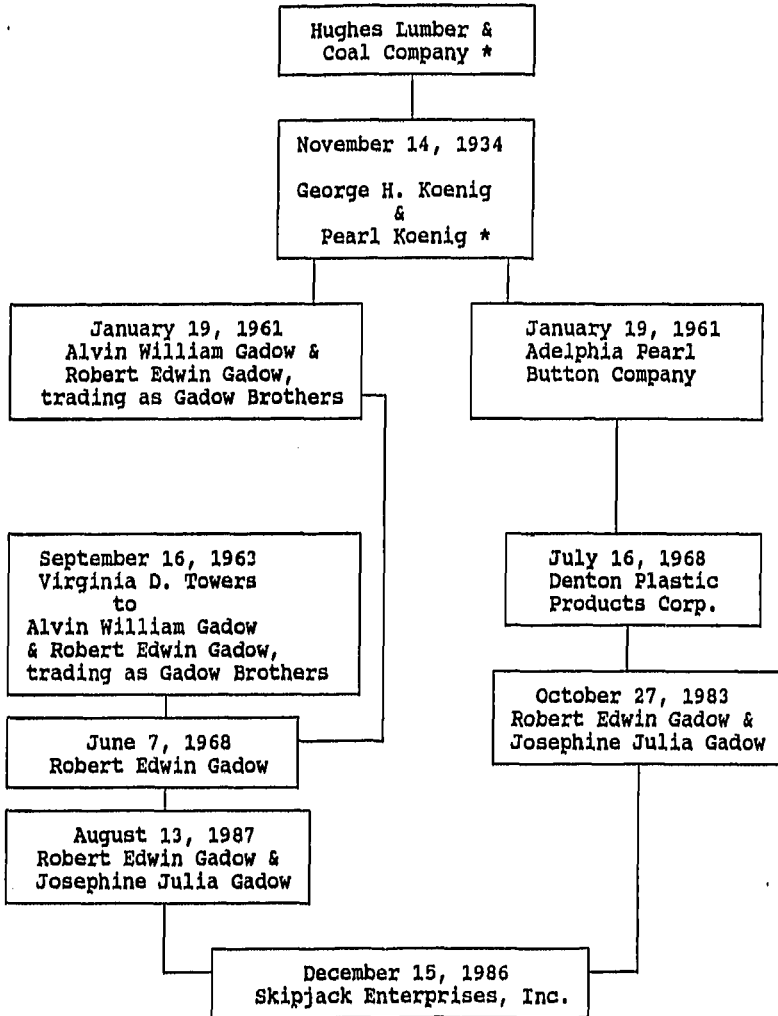
SKIRJACK CHEMICAL SITE

APPENDIX B

TITLE TREE

AR100005

SKIPJACK CHEMICAL SITE



\* Incorporated by reference within the deed dated January 19, 1961.

ENFORCEMENT CONFIDENTIAL, FOIA EXEMPT, PREPARED IN ANTICIPATION OF LITIGATION

SKIPJACK CHEMICAL SITE  
APPENDIX C  
DESCRIPTION OF TITLE DOCUMENTS

AR100007

**SKIPJACK CHEMICAL SITE**

**APPENDIX C**

**DESCRIPTION OF TITLE DOCUMENTS**

**DEEDS**

**Parcel No. 180**

Grantor: Hughes Lumber and Coal Company  
Grantee: George H. Koenig and Pearl Koenig  
Date of Deed: November 14, 1934  
Date Recorded: Unknown  
Book/Page: T.C.H. 94, Page 529  
(This conveyance is incorporated by reference within the deed dated January 19, 1961; Book D.R.N. 144, Page 182.)

Grantor: Pearl Koenig, widow  
Grantee: Adelpia Pearl Button Company  
Date of Deed: January 19, 1961  
Date Recorded: January 19, 1961  
Book/Page: D.R.N. 144, Page 185

Grantor: Adelpia Pearl and Button Company  
Grantee: Denton Plastic Products Corp.  
Date of Deed: July 16, 1968  
Date Recorded: August 30, 1968  
Book/Page: M.C.B. 165, Page 611

Grantor: Denton Plastic Products Corp.  
Grantee: Robert Edwin Gadow and Josephine Julia Gadow  
Date of Deed: October 27, 1983  
Date Recorded: December 2, 1983  
Book/Page: F.D.M. 219, Page 325

Grantor: Robert Edwin Gadow and Josephine Julia Gadow  
Grantee: Skipjack Enterprises, Inc.  
Date of Deed: December 15, 1986  
Date Recorded: February 6, 1987  
Book/Page: F.D.M. 228, Page 928

**Parcel No. 51**

Grantor: Hughes Lumber and Coal Company  
Grantee: George H. Koenig and Pearl Koenig  
Date of Deed: November 14, 1934  
Date Recorded: Unknown  
Book/Page: T.C.H. 94, Page 529  
(This conveyance is incorporated by reference within the deed dated January 19, 1961; Book D.R.N. 144, Page 182.)



Grantor: Pearl Koenig, widow  
Grantee: Alvin William Gadow and Robert Edwin Gadow, trading  
as Gadow Brothers  
Date of Deed: January 19, 1961  
Date Recorded: January 19, 1961  
Book/Page: D.R.N. 144, Page 182

Grantor: Virginia D. Towers, divorced woman  
Grantee: Alvin William Gadow and Robert Edwin Gadow, trading  
as Gadow Brothers  
Date of Deed: September 16, 1963  
Date Recorded: September 26, 1963  
Book/Page: D.R.H. 151, Page 289

Grantor: Ruth P. Gadow, widow; Bernhardt A. Gadow and  
Margaret Gadow; Agnes R. Nero and Ulysses S. Nero;  
Pauline R. Harding and George Rodger Harding; and  
Frederick P. Gadow and Clara E. Gadow  
Grantee: Robert Edwin Gadow  
Date of Deed: June 7, 1968  
Date Recorded: June 11, 1968  
Book/Page: F.D.M. 165, Page 166  
(Robert Edwin Gadow was the surviving partner of Gadow Brothers and  
purchased Alvin William Gadow's interest from his heirs and  
devises.)

Grantor: Robert Edwin Gadow  
Grantee: Robert Edwin Gadow and Josephine Julia Gadow  
Date of Deed: August 13, 1987  
Date Recorded: August 15, 1987  
Book/Page: F.D.M. 230, Page 742

Grantor: Robert Edwin Gadow and Josephine Julia Gadow  
Grantee: Skipjack Enterprises, Inc.  
Date of Deed: December 15, 1986  
Date Recorded: February 6, 1987  
Book/Page: F.D.M. 228, Page 928

**MORTGAGES**

Mortgagor: Skipjack Enterprises, Inc.  
Mortgagee: Robert Edwin Gadow and Josephine Julia Gadow  
Date: December 15, 1986  
Amount: \$43,000  
Book/Page: 158, Page 452  
Status: Satisfied; Book 161, Page 945

**Borrower:** Skipjack Enterprises, Inc.; Robert Gilmore Duckworth  
and Barbara Sue Duckworth; and John L. Tuttle and  
Carolyn Rena Tuttle  
**Trustee:** Helen R. Magaha and Richard T. Warfield  
**Beneficiary:** The Peoples Bank of Maryland  
**Date:** June 30, 1987  
**Amount:** \$149,000  
**Book/Page:** 161, Page 951  
**Status:** Outstanding

(Note that this Deed of Trust encumbers properties located in  
Grasonville, Maryland and Bridgeton, Maryland, as well as the site  
property.)

A Deed of Trust involving Robert and Barbara Duckworth and  
Peoples Bank of Maryland, dated January 26, 1988, was located in  
the records (Book 166, Page 331). Although it did not involve the  
site property, it is noted here because it identified the following  
two properties as Duckworth's: Plains Court, Rt. 2, Box 427,  
Ridgely, Maryland 21660; and Route 1, Box 82B, Henderson, Maryland  
21640. The properties were encumbered for \$78,000.

ENFORCEMENT CONFIDENTIAL, FOIA EXEMPT, PREPARED IN ANTICIPATION OF LITIGATION

**SKIPJACK CHEMICAL SITE**

**APPENDIX D**

**LIENS AND JUDGMENTS**

AR100011

SKIPJACK CHEMICAL SITE

APPENDIX D

LIENS AND JUDGMENTS

The contractor researched the names Duckworth and Skipjack in general judgment indices from 1985 to the present. There were entries under both Skipjack Enterprises, Inc., and Skipjack Chemicals, Inc. Due to the volume of entries and the limited time available, the contractor did not obtain photocopies of the documents. The following is list of the liens and judgments found:

Plaintiff: United States  
Defendant: Robert and Barbara Duckworth  
Docket No.: 2-942  
Date: April 18, 1986  
Amount: \$8,148.59  
Type: Federal Tax Lien  
Status: Satisfied August 19, 1986

Plaintiff: Trice, Inc.  
Defendant: Robert and Barbara Duckworth  
Docket No.: 4-1835  
Date: December 1, 1987  
Amount: \$82.95  
Type: Judgment  
Status: Satisfied January 28, 1988

Plaintiff: Memorial Hospital at Easton, Maryland  
Defendant: Robert Duckworth  
Docket No.: 5-2093  
Date: June 20, 1989  
Amount: \$1,931  
Type: Judgment  
Status: Outstanding

Plaintiff: State of Maryland  
Defendant: Skipjack Chemicals, Inc.  
Docket No.: 3-1006  
Date: September 16, 1987  
Amount: \$1,148.96  
Type: Maryland Tax Lien  
Status: Satisfied November 4, 1987

Plaintiff: United States  
Defendant: Skipjack Enterprises, Inc.  
Docket No.: 2-1072  
Date: May 5, 1988  
Amount: \$3,599.36  
Type: Federal Tax Lien  
Status: Satisfied December 4, 1989

Plaintiff: State of Maryland  
 Defendant: Robert Duckworth  
 Docket No.: 3-1513  
 Date: May 9, 1990  
 Amount: \$3,535.31  
 Type: Maryland Tax Lien  
 Status: Outstanding

Plaintiff: State of Maryland  
 Defendant: Skipjack Chemicals, Inc.  
 Docket No.: 3-1513  
 Date: May 9, 1990  
 Amount: \$3,535.31  
 Type: Maryland Tax Lien  
 Status: Outstanding

Plaintiff: United States  
 Defendant: Skipjack Enterprises, Inc.  
 Docket No.: 2-1178  
 Date: February 2, 1990  
 Amount: \$5,081.47  
 Type: Federal Tax Lien  
 Status: Outstanding

Plaintiff: United States  
 Defendant: Skipjack Enterprises, Inc.  
 Docket No.: 2-1210  
 Date: May 22, 1990  
 Amount: \$9,733.94  
 Type: Federal Tax Lien  
 Status: Outstanding

Plaintiff: United States  
 Defendant: Skipjack Enterprises, Inc.  
 Docket No.: 2-1232  
 Date: September 5, 1990  
 Amount: \$3,175.74  
 Type: Federal Tax Lien  
 Status: Outstanding

Plaintiff: State of Maryland  
 Defendant: Skipjack Chemicals, Inc.  
 Docket No.: 4-1695  
 Date: March 14, 1991  
 Amount: \$7,703.51  
 Type: Maryland Tax Lien  
 Status: Outstanding

Plaintiff: State of Maryland  
Defendant: Skipjack Chemicals, Inc.  
Docket No.: 4-1695  
Date: April 22, 1991  
Amount: \$104.01  
Type: Maryland Tax Lien  
Status: Outstanding

Plaintiff: Robinson Chemicals  
Defendant: Skipjack Enterprises, Inc.  
Docket No.: 5-2514  
Date: March 20, 1991  
Amount: \$4,714  
Type: Judgment  
Status: Outstanding

Plaintiff: County Commissioners of Caroline County  
Defendant: Skipjack Enterprises, Inc.  
Docket No.: 1-3  
Date: January 16, 1991  
Amount: \$3,238.08  
Type: Personal Property Tax Lien  
Status: Outstanding

Plaintiff: United States  
Defendant: Skipjack Enterprises, Inc.  
Docket No.: 2-1293  
Date: July 31, 1991  
Amount: \$317.60  
Type: Federal Tax Lien  
Status: Outstanding

ENFORCEMENT CONFIDENTIAL, FOIA EXEMPT, PREPARED IN ANTICIPATION OF LITIGATION

**SKIPJACK CHEMICAL SITE**

**ATTACHMENT I**

**PHOTOCOPIES OF DEEDS AND MORTGAGES**

AR100015

\*\*\*\*\*  
 PEARL KOENIG, widow,  
 TO  
 ALVIN WILLIAM GADOW and  
 ROBERT EDWIN GADOW, Partners,  
 trading as GADOW BROTHERS  
 \*\*\*\*\*

RECORDED  
 1-19-61 11:47 AM  
*W. H. [Signature]*

*Recorded for Iron Station No. 1-2-61*

THIS DEED, Made this 19th day of ~~November~~ <sup>January</sup> in the year Nineteen Hundred and Sixty, by Pearl Koenig, widow, of Caroline County, State of Maryland.

WITNESSETH, That for and in consideration of the sum of Five Dollars (\$5.00), and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said Pearl Koenig does hereby grant and convey unto Alvin William Gadow and Robert Edwin Gadow, Partners, trading as Gadow Brothers, as tenants in common, their heirs and assigns, in fee simple, the following described property:

ALL that piece or parcel of land situate, lying and being in the Third Election District of Caroline County, State of Maryland, and more particularly described as follows:

BEGINNING at an iron pipe at the division line fence between the Robert Gadow lot and the Gadow Brothers lot, said beginning point being located 200 feet in a south 42 degrees 20 minutes east direction from an iron pipe at the southeast right-of-way line of the Denton to Williston State Highway; thence running with the southeast line of said Gadow Brothers lot south 47 degrees 40 minutes west 250 feet to an iron pipe at the northeast line of land belonging to the Adelpia Button Company; thence turning and running with line of same south 42 degrees 20 minutes east 50 feet to an iron pipe at the line of the Koenig land; thence turning and running by and with line of same north 47 degrees 40 minutes east 250 feet to an iron pipe; thence turning and running north 42 degrees 20 minutes west 50 feet to the beginning, containing a calculated area of TWELVE THOUSAND FIVE



HUNDRED (12,500) SQUARE FEET OF LAND, more or less, according to a survey and plat thereof made by J. Malcolm Bys, Surveyor, dated August 24, 1960, and being a part of the same lands mentioned and described in a deed from Hughes Lumber and Coal Company of Caroline County, a body corporate, to George H. Koenig and Pearl Koenig, his wife, dated November 14, 1934, and recorded in Liber T.C.H. No. 94, folio 529, one of the Land Record Books for Caroline County, Maryland; the said George H. Koenig having since died and said lands having become vested in the said Pearl Koenig as surviving tenant by the entirety.

TOGETHER with the buildings and improvements thereupon erected, made or being; and all and every the rights, alleys, ways, waters, privileges, appurtenances and advantages to the same belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said piece or parcel of land above described and mentioned and hereby intended to be conveyed, together with the rights and privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of Alvin William Gadow and Robert Edwin Gadow, Partners, trading as Gadow Brothers, as tenants in common, their heirs and assigns, in fee simple.

AND the said Pearl Koenig covenants that she will warrant specially the property hereby granted and conveyed, and that she will execute such further assurances of said land as may be requisite.

WITNESS the hand and seal of the said Grantor.

Attest:

Elyabeth P. Keen  
Pearl Koenig (SEAL)

STATE OF MARYLAND, CAROLINE COUNTY, TO WIT:

I HEREBY CERTIFY, That on this 19<sup>th</sup> day of ~~November, 1960~~ <sup>January, 1961</sup>, before me, the subscriber, a Notary Public of the State of Maryland, in and for Caroline County, personally appeared Pearl Koenig, widow, and acknowledged the foregoing deed to be her act.

AS WITNESS my hand and Notarial Seal.



Elyabeth P. Keen  
Notary Public

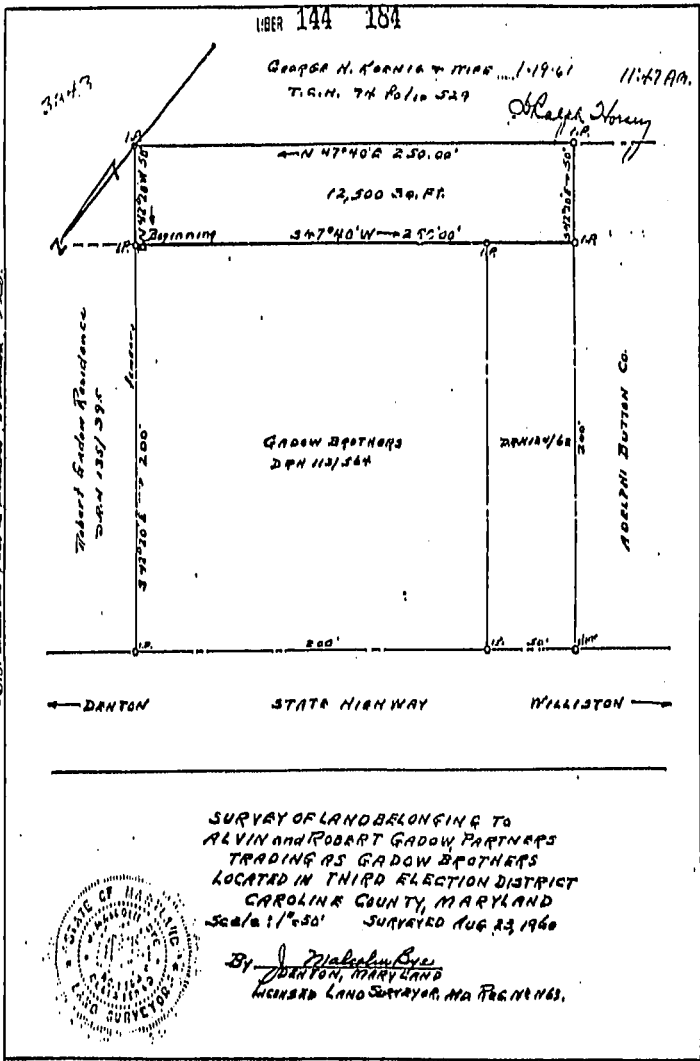


LIBER 144 183

AR100017

183

Surveyed by Lewis & Clark, Inc. July 1, 1961



*Approved by J. Reardon, Director, Oct. 1, 1961*

PEARL KOENIG, widow,  
TO  
ADELPHIA PEARL BUTTON COMPANY,  
a body corporate

RECORDED  
*W. Ralph Horry*

THIS DEED, Made this <sup>January</sup> 19<sup>th</sup> day of ~~November~~, in the year Nineteen Hundred and Sixty, by Pearl Koenig, widow, of Caroline County, State of Maryland.

WITNESSETH, That for and in consideration of the sum of Five Dollars (\$5.00), and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said Pearl Koenig does hereby grant and convey unto the Adelpia Pearl Button Company, a body corporate, of the State of Pennsylvania, its successors and assigns, in fee simple, the following described property:

ALL that piece or parcel of land situate, lying and being in the Third Election District of Caroline County, State of Maryland, and more particularly described as follows:

BEGINNING at an iron pipe and stone at the southeast right-of-way line of the Denton-Williston State Highway at the southwest line of the Gadow Brothers land; thence running by and with line of same south 42 degrees 20 minutes east 250 feet to an iron pipe set at the line of the Koenig land; thence turning and running with line of same south 47 degrees 40 minutes west 286.5 feet to an iron pipe at the northeast line of a 32-foot outlet for Koenig land to said State Highway; thence turning and running with line of same north 39 degrees 35 minutes west 250.25 feet to right-of-way line of first mentioned State Highway; thence running with line of same north 47 degrees 40 minutes east 275 feet to the beginning, containing a calculated area of ONE AND SIX TENTHS ACRES OF LAND, more or less, according to a survey and plat thereof made by J. Malcolm Bye, Surveyor, dated August 24, 1960; and being a part of the same lands mentioned and described

144 185

ARI00019

18:

LIBER 144 286

In a deed from Hughes Lumber and Coal Company of Caroline County, a body corporate, to George H. Koenig and Pearl Koenig, his wife, dated November 14, 1934, and recorded in Liber T.C.H. No. 94, folio 529, one of the Land Record Books for Caroline County, Maryland; the said George H. Koenig having since died and said lands having become vested in the said Pearl Koenig as surviving tenant by the entirety.

TOGETHER with the buildings and improvements thereupon erected, made or being; and all and every the rights, alleys, ways, waters, privileges, appurtenances and advantages to the same belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said piece or parcel of land above described and mentioned and hereby intended to be conveyed, together with the rights and privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of Adelpia Pearl Button Company, a body corporate, of the State of Pennsylvania, its successors and assigns, in fee simple.

AND the said Pearl Koenig covenants that she will warrant specially the property hereby granted and conveyed, and that she will execute such further assurances of said land as may be requisite.

WITNESS the hand and seal of the said Grantor.

Attest:

Elizabeth P. Keen Pearl Koenig (SEAL)  
Pearl Koenig

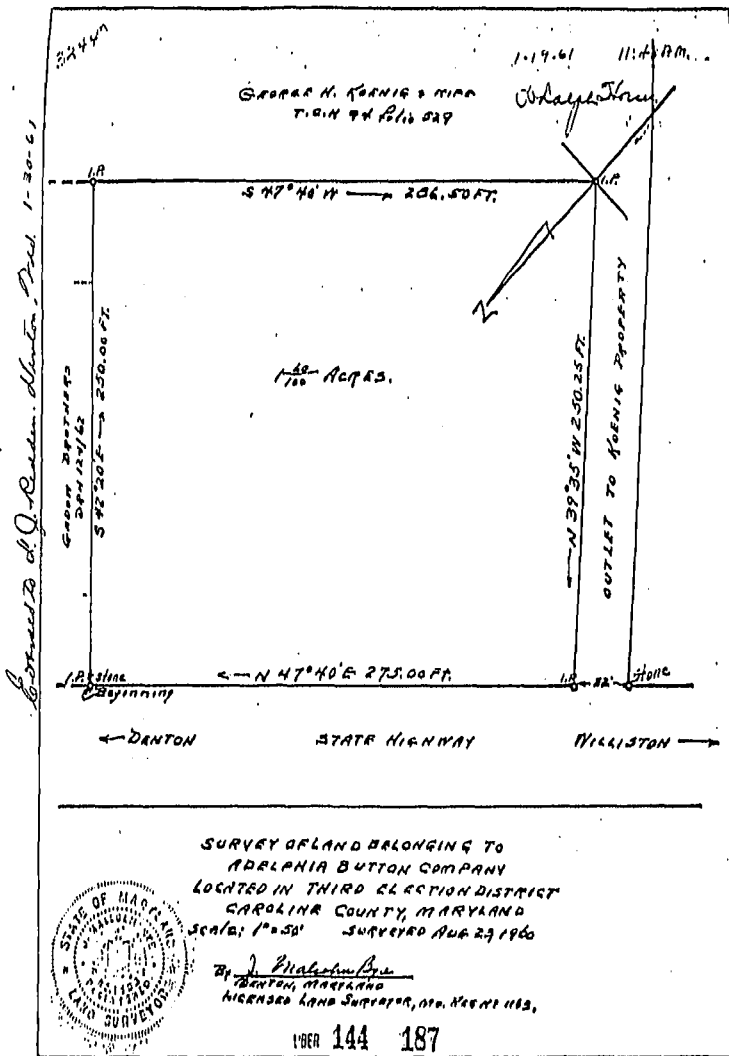
STATE OF MARYLAND, CAROLINE COUNTY, TO WIT:

I HEREBY CERTIFY, That on this 17th day of January, 1961, before me, the subscriber, a Notary Public of the State of Maryland, in and for Caroline County, personally appeared Pearl Koenig, widow, and acknowledged the foregoing deed to be her act.

AS WITNESS my hand and Notarial Seal.

Elizabeth P. Keen  
Notary Public





SURVEY OF LAND BELONGING TO  
 ADALPHIA BUTTON COMPANY  
 LOCATED IN THIRD ELECTION DISTRICT  
 CAROLINA COUNTY, MARYLAND  
 SCALE: 1"=50' SURVEYED AUG 29 1960



*W. J. Malachuk, Jr.*  
 DANTON, MARYLAND  
 LICENSED LAND SURVEYOR, No. 10021123

1968 144 187

*Ch. Kneis, Esq., Layman & Kellum, Cyp., Denton, Md. 9-19-68. #371*

ADELPHIA PEARL BUTTON COMPANY,  
A body corporate  
TO  
DENTON PLASTIC PRODUCTS CORP.,  
A body corporate

RECEIVED FOR RECORD

*9-30-68 4:14 PM*  
*William C. Smith*

THIS DEED, Made this 16th day of July, 1968, by Adelpia Pearl Button Company, a body corporate of the State of Pennsylvania, Grantor, or the first part, and Denton Plastic Products Corp., a body corporate of the State of Maryland, Grantee, of the second part.

WITNESSETH, That for and in consideration of the sum of Twelve Hundred Fifty (\$1,250.00) Dollars, the receipt of which is hereby acknowledged, the said Adelpia Pearl Button Company, Grantor, does hereby grant and convey unto Denton Plastic Products Corp., its successors and assigns, in fee simple, the following described property:

ALL that piece or parcel of land situate, lying and being in the Third Election District of Caroline County, State of Maryland, and more particularly described as follows:

BEGINNING at an iron pipe and stone at the southeast right-of-way line of the Denton-Williston State Highway at the southwest line of the Gadow Brothers land; thence running by and with line of same south 42 degrees 20 minutes east 250 feet to an iron pipe set at the line of the Koenig land; thence turning and running with line of same south 47 degrees 40 minutes west 286.5 feet to an iron pipe at the northeast line of a 32 foot outlet for Koenig land to said State Highway; thence turning and running with line of same north 39 degrees 35 minutes west 250.25 feet to right-of-way line of first mentioned State Highway; thence running with line of same north 47 degrees 40 minutes east 275 feet to the beginning, containing a calculated area of ONE AND SIX TENTHS ACRES OF LAND, more or less, according to a survey and plat thereof made by J. Malcolm Bye, Surveyor, dated August 24, 1960.

USER 165 011

AR100022

LIBRE 165 612

BEING the same land mentioned and described in a Deed from Pearl Koenig, Widow, of Caroline County to Adelpia Pearl Button Company, dated January 19, 1961, and recorded in Libre D.R.N. 144, Folio 165, one of the Land Record Books for Caroline County, Maryland.

TOGETHER with the buildings and improvements thereupon erected, made or being; and all and every the rights, alleys, ways, waters, privileges, appurtenances and advantages to the same belonging or in anywise appertaining.

TO HAVE AND TO HOLD the said piece or parcel of land above described and mentioned and hereby intended to be conveyed, together with the rights and privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of Denton Plastic Products Corp., a body corporate, of the State of Maryland, its successors and assigns, in fee simple.

AND the said Adelpia Pearl Button Company covenants that it will warrant specially the property hereby granted and conveyed, and that it will execute such further assurances of said land as may be requisite.

IN WITNESS WHEREOF, the said Grantor has caused this Deed to be executed by its President and attested to by its Secretary, with its Seal attached.



Attest:  
*Edna Spach*  
Secretary

ADELPHIA PEARL BUTTON COMPANY  
By: *George Adoy*  
President

COMMONWEALTH OF PENNSYLVANIA: SS  
COUNTY OF PHILADELPHIA

On this 1st day of August, 1968, before me, the subscriber, a Notary Public, personally appeared George Adoy, who acknowledged himself to be the President of Adelpia Pearl Button Company, a body corporate, and that he as such President, being authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the body corporate by himself as President.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

*Lena Dillinger*  
Notary Public  
Lena Dillinger  
Notary Public, Philadelphia, Pa.  
My Commission Expires March 27, 1972

023

9954

Deed of Marvin M. Smith, Denton, Md. 10-1-63

MISS 100b 8/30/63

\*\*\*\*\*  
 VIRGINIA D. TOWERS, \*  
 divorced woman \*  
 to \*  
 ALVIN WILLIAM GADOW and \*  
 ROBERT EDWIN GADOW, \*  
 co-partners t/a \*  
 GADOW BROTHERS \*  
 \*\*\*\*\*

RECEIVED FOR RECORD

9-26-63 at 12:15 PM

Charles Tracy CLERK

THIS DEED, Made this 16th day of September nineteen hundred and sixty-three, by VIRGINIA D. TOWERS, divorced woman, of Caroline County, State of Maryland.

WITNESSETH, That for and in consideration of the sum of TEN DOLLARS (\$10.00), and other good and valuable considerations, the receipt of which is hereby acknowledged, the said VIRGINIA D. TOWERS, divorced woman, does hereby grant and convey unto ALVIN WILLIAM GADOW and ROBERT EDWIN GADOW, co-partners t/a GADOW BROTHERS, and their assigns, in fee simple, ALL those three lots, pieces or parcels of land situate, lying and being in the Third Election District of Caroline County, State of Maryland, on the southeast side of the Denton-Williston State Road, and more particularly described as follows, that is to say:

PARCEL NO. 1 - BEGINNING at an iron pin set on the southeast side of the Denton - Williston State Road right-of-way; thence by line of same (1) south 47 degrees 40 minutes west 200 feet to an iron pin; thence with a new line laid down by this survey and other land of George H. Koenig (2) south 42 degrees 20 minutes east 200 feet to an iron pin (3) north 47 degrees 40 minutes east 200 feet to an iron pin (4) north 42 degrees 20 minutes west 200 feet to the beginning, containing a calculated area of FORTY THOUSAND (40,000) SQUARE FEET OF LAND, more or less, as per survey and plat made by S. G. Bye and Son, dated September 1, 1948.

PARCEL NO. 2 - BEGINNING at an iron stake on the southeast right-of-way line of the Denton - Williston State Road and at the northwest corner of the first parcel of land purchased by the Gadow Brothers, thence running with line of same (1) south 42 degrees 20 minutes east 200.00 feet to an iron stake at the southeast corner of said Gadow Brothers property at the line of the George Koenig property of which this parcel being described was

NOT PUBLIC  
MARVIN M. SMITH  
NOTARY PUBLIC  
DENTON, MARYLAND  
DENTON 282 - 283

1578 151 289

RR 100024



BOOK 151 230

originally a part; thence running by line of same (2) south 47 degrees 40 minutes west 50.00 feet to an iron stake set in the ground, thence parallel with first line (3) north 42 degrees 20 minutes west 200.00 feet to an iron stake set in the ground at the right-of-way line of first mentioned State Road, thence running with line of same (4) north 47 degrees 40 minutes east to the beginning and containing TEN THOUSAND (10,000) SQUARE FEET OF LAND, more or less, as per survey and plat made by J. Malcolm Bye and dated October 21, 1954.

PARCEL NO. 3 - BEGINNING at an iron pipe at the division line fence between the Robert Gadow lot and the Gadow Brothers lot said beginning point being located 200 feet in a south 42 degrees 20 minutes east direction from an iron pipe at the southeast right-of-way line of the Denton to Williston State Highway; thence running with the southeast line of said Gadow Brothers lot south 47 degrees 40 minutes west 250 feet to an iron pipe at the northeast line of land belonging to the Adolphia Button Company; thence turning and running with line of same south 42 degrees 20 minutes east 50 feet to an iron pipe at the line of the Koenig land; thence turning and running by and with line of same north 47 degrees 40 minutes east 250 feet to an iron pipe; thence turning and running north 42 degrees 20 minutes west 50 feet to the beginning, containing a calculated area of TWELVE THOUSAND FIVE HUNDRED (12,500) SQUARE FEET OF LAND, more or less, according to a survey and plat thereof made by J. Malcolm Bye, Surveyor, dated August 24, 1960.

All of the foregoing land being the same land described in a deed from Alvin William Gadow, et al, to the said Virginia D. Towers, bearing even date herewith and intended for record immediately prior hereto among the Land Records of Caroline County.

NOTARY PUBLIC  
OF  
MARVIN H. SMITH  
142 BULLOCK  
DENTON, MARYLAND  
DENTON 22828

AR 100025

TOGETHER with all the buildings and improvements thereupon erected, made or being, and all and every the rights, roads, alleys, ways, waters, privileges, appurtenances and advantages to the same belonging or in anywise appertaining,

TO HAVE AND TO HOLD the above granted property unto and to the proper use and benefit of the said ALVIN WILLIAM GADGW and ROBERT EDWIN GADGW, co-partners t/a GADGW BROTHERS, and their assigns, in fee simple.

AND the said VIRGINIA D. TOWERS, divorced woman, hereby covenants that she will warrant specially the property hereby granted and conveyed and that she will execute such further assurances of said land as may be requisite.

WITNESS the hand and seal of the said grantor.

ATTEST:

Elsie S. Marvel

Elsie S. Marvel

Virginia D. Towers (SEAL)  
Virginia D. Towers

STATE OF MARYLAND, CAROLINE COUNTY, to wit:

I HEREBY CERTIFY, That on this 16<sup>th</sup> day of September 1963, before me, the subscriber, a Notary Public of the State of Maryland, in and for Caroline County aforesaid, personally appeared VIRGINIA D. TOWERS, divorced woman, and she did acknowledge the foregoing deed to be her act.

WITNESS my hand and Notarial Seal.

Elsie S. Marvel

Elsie S. Marvel

Notary Public



Law Offices  
of  
MARVIN H. SMITH  
Law Offices  
GENTON, MARYLAND  
DENTON 228 - 228

1581 151 291

RI 100026

3644

*Ex. conit. to Robert Edwin Gadow, Newton, Md. 6-21-68.*

LIBER 165 166

\*\*\*\*\*  
 \* RUTH F. GADOW, widow,  
 \* BERNHARDT A. GADOW and  
 \* MARGARET GADOW, his wife,  
 \* AGNES R. NERO and  
 \* ULYSSES S. NERO, her husband,  
 \* PAULINE R. HARDING and  
 \* GEORGE RODGER HARDING, her husband,  
 \* FREDERICK P. GADOW and  
 \* CLARA R. GADOW, his wife,  
 \*  
 \* TO  
 \* ROBERT EDWIN GADOW  
 \*  
 \*\*\*\*\*

RECEIVED FOR RECORD  
 7-11-68 at 11:24 A.M.  
*Mildred C. Seale*

THIS DEED, Made this 7th day of June, in the year Nineteen Hundred and Sixty-eight, by RUTH F. GADOW, widow, of Caroline County, State of Maryland, BERNHARDT A. GADOW and MARGARET GADOW, his wife, AGNES R. NERO and ULYSSES S. NERO, her husband, all of whom being of Sussex County, State of Delaware, PAULINE R. HARDING and GEORGE RODGER HARDING, her husband, of Cecil County, State of Maryland, and FREDERICK P. GADOW and CLARA R. GADOW, his wife, of Caroline County, State of Maryland.

WHEREAS, by a certain deed dated September 16, 1963, and recorded among the Land Records for Caroline County, Maryland, in Liber D.R.H. No. 151, folio 289, VIRGINIA D. TOWERS, divorced woman, did grant and convey unto ALVIN WILLIAM GADOW and ROBERT EDWIN GADOW, co-partners t/a GADOW BROTHERS, and their assigns, the hereinafter described property, which was described as containing three (3) adjoining parcels in the aforementioned deed, and

WHEREAS, ALVIN WILLIAM GADOW died, intestate, on the 20th day of April, 1967, leaving to survive him as his sole heirs-at-law his widow, RUTH F. GADOW, and the following brothers and sisters, that is to say, BERNHARDT A. GADOW, AGNES R. NERO, PAULINE R. HARDING, FREDERICK P. GADOW, and the said ROBERT EDWIN GADOW, in and to whom the interest of the said ALVIN WILLIAM GADOW descended and became vested, and

WHEREAS, the said ROBERT EDWIN GADOW, as the surviving co-partner and having a one-half interest in the hereinafter described property has agreed to purchase the remaining one-half interest in said property owned by the said ALVIN WILLIAM GADOW during his lifetime, at and for the price and sum of TEN THOUSAND DOLLARS (\$10,000.00), which said price includes the interest of the said ROBERT EDWIN GADOW as one of said heirs, these presents are executed.

NOW, THEREFORE, THIS DEED WITNESSETH, That for and in consideration of the premises, and other good and valuable considerations, the receipt of which being hereby acknowledged, the said RUTH F. GADOW, BERNHARDT A. GADOW and MARGARET GADOW, his wife, AGNES R. NERO and ULYSSES S. NERO, her husband, PAULINE R. HARDING and GEORGE RODGER

HARDING, her husband, and FREDERICK P. GADOW and CLARA E. GADOW, his wife, do hereby grant and convey unto ROBERT EDWIN GADOW, his heirs and assigns, in fee simple, all of the right, title interest and claim of the said Grantors in and to the following described property:

ALL that piece or parcel of land situate, lying and being in the Third Election District of Caroline County, State of Maryland, on the Southeast side of the Denton-Williston State Highway, more particularly described as follows:

BEGINNING for the outlines of the same at an iron pin set on the Southeast side of said highway, at a point where the same corners with the adjoining property presently owned by the said Robert Edwin Gadow and wife, and running thence with said adjoining property line South 42 degrees 20 minutes East 200 feet to an iron pin, and continuing thence by the same course 50 feet to another iron pin and the Koenig land, and running thence South 47 degrees 40 minutes West 250 feet to an iron pin at a corner of the adjoining property of Adelpia Pearl Button Company, and running thence with the adjoining property line North 42 degrees 20 minutes West 50 feet to an iron pipe, and thence continuing by the same course 200 feet to a stone set on the Southeast side of the said highway, and running thence North 47 degrees 40 minutes East 50 feet to an iron pin, and thence continuing along the line of said highway by the same course 200 feet to the place of beginning, containing a calculated area of SIXTY-TWO THOUSAND FIVE HUNDRED (62,500) SQUARE FEET OF LAND, according to an over-all survey and plat of said lands originally acquired by the said Alvin William Gadow and Robert Edwin Gadow in three separate deeds, said survey and plat being made by J. Malcolm Bye, Surveyor, dated August 23, 1960, and recorded in Liber D.R.H. No. 144, folio 184, one of the Land Record Books for Caroline County, Maryland.

TOGETHER with the buildings and improvements thereupon erected, made or being; and all and every the rights, alleys, ways, waters, privileges, appurtenances and advantages to the same belonging or in anywise appertaining.

LIBER 165 167

AR100028

TO HAVE AND TO HOLD the said piece or parcel of land above described and mentioned and hereby intended to be conveyed, together with the rights and privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of ROBERT EDWIN GADOW, his heirs and assigns, in fee simple.

AND the said RUTH P. GADOW, BERNHARDT A. GADOW and MARGARET GADOW, his wife, AGNES R. NERO and ULYSSES S. NERO, her husband, PAULINE R. HARDING and GEORGE RODGER HARDING, her husband, and FREDERICK P. GADOW and CLARA E. GADOW, his wife, covenant that they will warrant specially the property hereby granted and conveyed, and that they will execute such further assurances of said land as may be requisite.

WITNESS the hands and seals of the said Grantors.

Attest: As to all parties

Ruth P. Gadow (SEAL)  
Ruth P. Gadow  
Bernhardt A. Gadow (SEAL)  
Bernhardt A. Gadow  
Margaret Gadow (SEAL)  
Margaret Gadow  
Agnes R. Nero (SEAL)  
Agnes R. Nero  
Ulysses S. Nero (SEAL)  
Ulysses S. Nero  
Pauline R. Harding (SEAL)  
Pauline R. Harding  
George Rodger Harding (SEAL)  
George Rodger Harding  
Frederick P. Gadow (SEAL)  
Frederick P. Gadow  
Clara E. Gadow (SEAL)  
Clara E. Gadow

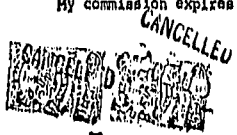
Elizabeth P. Keen  
Elizabeth P. Keen

STATE OF MARYLAND, CAROLINE COUNTY, TO WIT:

I HEREBY CERTIFY, That on this 7th day of June, 1969, before me, the subscriber, a Notary Public of the State of Maryland, in and for Caroline County, personally appeared RUTH P. GADOW, widow, BERNHARDT A. GADOW and MARGARET GADOW, his wife, AGNES R. NERO and ULYSSES S. NERO, her husband, PAULINE R. HARDING and GEORGE RODGER HARDING, her husband, and FREDERICK P. GADOW and CLARA E. GADOW, his wife, and each acknowledged the foregoing Deed to be their act.

AS WITNESS my hand and Notarial Seal.

Elizabeth P. Keen  
Elizabeth P. Keen,  
Notary Public  
My commission expires July 1, 1969.



*Executed & Red'd to Miss. Jannell & Husband, West Street, Denton Maryland 21629  
12-28-63*

DENTON PLASTIC PRODUCTS CORP.  
A body corporate  
to  
ROBERT EDWIN GADOW and  
JOSEPHINE JULIA GADOW, his wife

*P. Hall Murray Clerk.*  
*3:07 P.M.*  
RE-2-03 M 27802 \*\*\*\*\*29  
RE-2-03 A 27802 \*\*\*\*\*10  
RE-2-03 A 27801 \*\*\*\*\*45  
RE-2-03 A 27800 \*\*\*\*\*13

THIS DEED, made this 27<sup>th</sup> day of October, in the year Nineteen Hundred and Eighty-Three, by Denton Plastic Products Corp., a body corporate of the State of Maryland.

WITNESSETH, that for and in consideration of the sum of TWO THOUSAND (\$2,000) DOLLARS, the receipt of all of which is hereby acknowledged, the said Denton Plastic Products Corp., does hereby grant and convey unto Robert Edwin Gadow and Josephine Julia Gadow, his wife, as tenants by the entireties, their assigns and the heirs and assigns of the survivor, in fee simple, all the following described property, to wit:

All that piece or parcel of land situate, lying and being in the Third Election District of Caroline County, State of Maryland, and more particularly described as follows: BEGINNING at an iron pipe and stone at the southeast right-of-way line of the Denton-Hilllinton State Highway at the southwest line of the Gadow Brothers land; thence running by and with line of same south 42 degrees 20 minutes east 250 feet to an iron pipe set at the line of the Koenig land; thence turning and running with line of same south 47 degrees 40 minutes west 286.5 feet to an iron pipe at the northeast line of a 32 foot outlet for Koenig land to said State Highway; thence turning and running with line of same north 39 degrees 35 minutes west 250.25 feet to right-of-way line of first mentioned State Highway; thence running with line of same north 47 degrees 40 minutes east 275 feet to the beginning, CONTAINING a calculated area of ONE AND SIX THIRDS ACRES OF LAND, more or less, according to a survey and plat thereof made by J. Malcolm Bye, Surveyor, dated August 24, 1960, and recorded in Liber D.R.H. No. 144, folio 187 among the Land Records of Caroline County, Maryland.

IT BEING THE SAME LAND described in a deed dated July 16, 1968 from Adelphia Pearl Button Company to Denton Plastic Products Corp., and recorded in Liber H.C.B. No. 165, folio 611, one of the Land Records for Caroline County, Maryland.

MISS. JANHELL  
& HUSBAND  
ATTORNEYS-AT-LAW  
DENTON, MARYLAND  
21629  
TELEPHONE 417-4118

LIBER 219 PAGE 325

AR100030

TOGETHER with the buildings and improvements thereupon erected, made or being, and all and every, the rights, ways, alleys, waters, privileges, appurtenances and advantages to the same belonging or in anywise appertaining.

TO HAVE AND TO HOLD the land and premises above described and mentioned and hereby intended to be conveyed, together with the rights, privileges, appurtenances and advantages thereto belonging and appertaining unto and to the proper use and benefit of the said Robert Edwin Gadow and Josephine Julia Gadow, his wife, as tenants by the entireties, their assigns and the heirs and assigns of the survivor, in fee simple.

AND the said Denton Plastic Products Corp. does hereby covenant that it will warrant specially the property hereby granted and conveyed, and that it will execute such further assurances of said property as may be requisite.

IN WITNESS WHEREOF, the Denton Plastic Products Corp. has caused its name to be hereunto subscribed by the hand of its Vice President and its seal to be hereunto affixed and to be attested by its Secretary on the date first above written.



DENTON PLASTIC PRODUCTS CORP.

By Herbert G. Hannel  
Herbert G. Hannel  
Vice-President

Harry J. Bellwoar, III  
Harry J. Bellwoar, III

STATE OF PENNSYLVANIA,

Allegheny COUNTY, TO WIT:

I HEREBY CERTIFY, that on this 20th day of October, 1983, before me, the subscriber, a Notary Public of the State of Pennsylvania and for the County of Allegheny, personally appeared Herbert G. Hannel, who acknowledged himself to be the President of Denton Plastic Products Corp., a corporation of the State of Maryland, and that he, as such President, being authorized so to do, executed the foregoing deed for the purposes therein contained, by signing the name of the corporation by himself as Vice-President, and acknowledged said deed and on behalf of said corporation as its proper corporate act and deed, and he, as such President further certified that the foregoing conveyance is not part of a transaction in which there was a sale, lease, exchange, or other transfer of all or substantially all the property and assets of the said Denton Plastic Products Corp., and he, as such President, further made oath in due form of law under the penalties of perjury, that the consideration hereinabove recited is true and correct.

WITNESS my hand and Notarial Seal.

Marion C. [Signature]  
Notary Public



MRS. JARRELL  
HUBBARD  
ATTORNEY-AT-LAW  
DENTON, MARYLAND  
8180  
TELEPHONE 474-8111

RECEIVED FOR TRANSFER  
This 20th day of October 1983  
Anna [Signature]  
Secretary of Pennsylvania  
Constitutional Clerk

I hereby certify this 20th day of October, 1983, that all public taxes, assessments and charges due on this property transferred by this deed have been paid.  
William B. Cole  
Treasurer for Allegheny County

111-8-0001

Exam'd & Ret'd to:  
Mr. & Mrs. Robert Edwin Gadow  
Rt. 2, Box 27  
Denton, MD 21629  
Aug. 28, 1987

REG 230 LAB 742

ROBERT EDWIN GADOW

TO

ROBERT EDWIN GADOW and  
JOSEPHINE JULIA GADOW, his wife

F. Dale Morrison

DEED	01
REC FEES	13.00
POSTAGE	.50
SUBTOTAL	13.50

THIS DEED, Made this 13th day of August 1987, the sum of Ten and 00/100 Dollars (\$10.00) and other valuable consideration, I, the said ROBERT EDWIN GADOW, do grant unto ROBERT EDWIN GADOW and JOSEPHINE JULIA GADOW, his wife, as tenants by the entirety, in fee simple:

All that lot, piece, or parcel of land situate, lying, and being in the Third Election District of Caroline County, State of Maryland, on the Southeast side of the Denton-Williston State Highway, more particularly described as follows:

BEGINNING for the same at a point on the southeasterly side of the public road leading from Maryland Route 404 to Harmony known as Maryland Route 16, said point being at the northeasterly corner of the herein described land and the northwesterly corner of the land of Robert E. Gadow and Josephine Julia Gadow (liber 113, folio 564, and liber 135, folio 395) and from said place of beginning running (1) by and with the said Gadow land South 42 degrees 33 minutes 53 seconds East 205.56 feet to an iron rod found and the land of Pearl Koenig (liber 94, folio 529); thence by and with the said Koenig land the following two courses and distances: (2) continuing South 42 degrees 33 minutes 53 seconds East 50.00 feet to an iron rod found; thence (3) South 48 degrees 24 minutes 40 seconds West 40.00 feet to an iron rod set; thence (4) by and with a new division line between the herein described land and other land of Robert Edwin Gadow North 42 degrees 33 minutes 53 seconds West 254.20 feet to the side of the aforementioned Maryland Route 16; thence (5) by and with the southeasterly side of said Maryland Route 16 North 46 degrees 27 minutes 22 seconds East 40.00 feet to the place of beginning containing 10,194 square feet of land, more or less.

The foregoing description was taken from a plat and survey prepared by McCrone, Inc., dated March, 1986, entitled "A PART OF THE LAND OF ROBERT E. GADOW IN THE THIRD ELECTION DISTRICT CAROLINE COUNTY, MARYLAND," and recorded in Subdivision Plat Book

NO TITLE SEARCH

A. A. THORNTON, JR.  
ATTORNEY AT LAW  
115 MARKET ST.  
DENTON, MD. 21629  
81-479478

00032



NO TITLE SEARCH

3, as plat No. 117. Any discrepancies or ambiguities in said description are to be resolved by reference to said plat which shall take priority over the description contained herein.

IT BEING a part of the same land described in a deed by Ruth P. Gadow, widow, Bernhardt A. Gadow and Margaret Gadow, his wife, Agnes R. Nero and Ulysses S. Nero, her husband, Pauline R. Harding and George Hodger Harding, her husband, and Frederick P. Gadow and Clara E. Gadow, his wife, to Robert Edwin Gadow, dated June 7, 1968, and recorded in liber 166, folio 166, and in a deed by Virginia D. Towere, divorced woman, to Alvin William Gadow and Robert Edwin Gadow, co-partners trading as Gadow Brothers, dated September 16, 1963, and recorded in liber 151, folio 209.

TOGETHER with the buildings and improvements thereupon erected, made, or being and all and every the rights, ways, alleys, waters, privileges, appurtenances, and advantages to the same belonging or in anywise appertaining.

TO HAVE AND TO HOLD the described property and appurtenances unto grantees, their heirs and assigns forever.

The said grantor covenants that he will warrant specially the property hereby conveyed and that he will execute such further assurances of said land as may be requisite.

Witness my hand and seal.

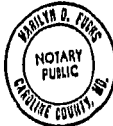
Marilyn D. Fuchs  
Marilyn D. Fuchs - Witness

Robert Edwin Gadow (SEAL)  
Robert Edwin Gadow

State of Maryland, County of Caroline, to wit:

I hereby certify that on this 13th day of August, 1987, before me, the subscriber, a notary public in and for the state and county aforesaid, personally appeared Robert Edwin Gadow who made oath in due form of law, under the penalties of perjury, that the actual consideration paid or to be paid for the foregoing conveyance, including the amount of any mortgage or deed of trust assumed by the grantees, is in the sum total of \$0.00 (NO CONSIDERATION) and acknowledged this deed to be his act.

Witness my hand and seal.



Marilyn D. Fuchs (SEAL)  
Notary Public - Marilyn D. Fuchs  
Marilyn D. Fuchs  
My commission expires 7/1/90

R. A. THORNTON, JR.  
ATTORNEY AT LAW  
110 MARKET ST.  
DENVER, CO. 80202  
303 479-2270

RECEIVED FOR TRANSFER  
This 13th day of Aug 1987  
James Baird Clerk  
Secretary of Finance  
Caroline

I hereby certify this 13 day of August 1987 that all taxes, charges and other charges due on this property transferred by this deed have been paid.

Dorsey L. Western, Jr.  
Treasurer for Caroline County

REC-200 PAGE 743

AR100033

2, BOX 20E  
ton, MD 21629  
2, 24, 1987

TO 24, INC 1926

ROBERT EDWIN GADOW and  
JOSEPHINE JULIA GADOW, his wife

TO

SKIPJACK ENTERPRISES, INC.,  
a Maryland corporation

*F. Dale Munnier*

SEED 04  
MAY FEES 15.00  
MAY TAX 141.50  
MAY TAX 115.00  
MAY TAX 1.50  
TOTAL 373.00  
1/16/87 @ 3:50 p.m.

THIS DEED, Made this 15<sup>th</sup> day of December, in the year 1986, by us, Robert Edwin Gadow and Josephine Julia Gadow, his wife, witnesseth that, for and in consideration of the sum of Forty-three Thousand and 00/100 Dollars (\$43,000.00), we, the said ROBERT EDWIN GADOW and JOSEPHINE JULIA GADOW, his wife, do grant unto SKIPJACK ENTERPRISES, INC., a body corporate, duly organized and existing under the laws of the State of Maryland, in fee simple:

PARCEL NO. 1: ALL that piece or parcel of land situate, lying, and being in the Third Election District of Caroline County, State of Maryland, on the Southeast side of the Denton-Williston State Highway, more particularly described as follows:

BEGINNING for the outlines of the same at an iron pin set on the Southeast side of said highway, at a point where the same corners with the adjoining property presently owned by the said Robert Edwin Gadow and wife, and running thence with said adjoining property line South 42 degrees 20 minutes East 200 feet to an iron pin, and continuing thence by the same course 50 feet to another iron pin and the Koenig land, and running thence South 47 degrees 40 minutes West 250 feet to an iron pin at a corner of the adjoining property of Adolphia Pearl Burton Company, and running thence with the adjoining property line North 42 degrees 20 minutes West 50 feet to an iron pipe, and thence continuing by the same course 200 feet to a stone set on the Southeast side of the said highway, and running thence North 47 degrees 40 minutes East 50 feet to an iron pin, and thence continuing along the line of said highway by the same course 200 feet to the place of beginning, containing a calculated area of SIXTY-TWO THOUSAND FIVE HUNDRED (62,500) SQUARE FEET OF LAND, according to an over-all survey and plat of said lands originally acquired by the said Alvin William Gadow and Robert Edwin Gadow in three separate deeds, said survey and plat being made by J. Malcolm Eys, Surveyor, dated August 23, 1960, and recorded in Liber D.R.H. No. 144, folio 184, one of the land record books for Caroline County, Maryland.

IT BEING the same land described in a deed by Ruth F. Gadow, widow, Bernhardt A. Gadow and Margaret Gadow, his wife, Agnes R. Hero and Ulysses S. Hero, her husband, Pauline R. Harding and George Rodger Harding, her husband,

R. A. THOMPSON, JR.  
ATTORNEY AT LAW  
100 MARKET ST.  
DENTON, MD 21629  
201 478 2828

and Frederick P. Gadow and Clara E. Gadow, his wife, to Robert Edwin Gadow, dated June 7, 1968, and recorded in liber 165, folio 166, and in a deed by Virginia D. Towers, divorced woman, to Alvin William Gadow and Robert Edwin Gadow, co-partners trading as Gadow Brothers, dated September 16, 1963, and recorded in liber 151, folio 289.

SAVE AND EXCEPT THEREFROM all that parcel of land described as: BEGINNING for the same at a point on the southeasterly side of the public road leading from Maryland Route 404 to Harmony known as Maryland Route 16, said point being at the northeasterly corner of the herein described land and the northwesterly corner of the land of Robert E. Gadow and Josephine Julia Gadow (liber 113, folio 564, and liber 135, folio 395) and from said place of beginning running (1) by and with the said Gadow land South 42° 33' 53" East 205.56 feet to an iron rod found and the land of Pearl Koenig (liber 94, folio 529); thence by and with the said Koenig land the following two courses and distances: (2) continuing South 42° 33' 53" East 50.00 feet to an iron rod found; thence (3) South 48° 24' 40" West 40.00 feet to an iron rod set; thence (4) by and with a new division line between the herein described land and other land of Robert Edwin Gadow North 42° 33' 53" West 234.20 feet to the side of the aforementioned Maryland Route 16; thence (5) by and with the southeasterly side of said Maryland Route 16 North 46° 27' 32" East 40.00 feet to the place of beginning containing 10,194 square feet of land, more or less, said SAVE AND EXCEPT parcel being retained by grantor herein, Robert Edwin Gadow.

The description for the foregoing SAVE AND EXCEPT was taken from a plat and survey prepared by McCrone, Inc., dated March, 1986, entitled "A PART OF THE LAND OF ROBERT E. GADOW IN THE THIRD ELECTION DISTRICT CAROLINE COUNTY, MARYLAND," and intended for recordation simultaneously herewith. Any discrepancies or ambiguities in said description are to be resolved by reference to said plat which shall take priority over the description contained herein.

PARCEL NO. 2: ALL that piece or parcel of land situate, lying, and being in the Third Election District of Caroline County, State of Maryland, and more particularly described as follows: BEGINNING at an iron pipe and stone at the southeast right-of-way line of the Denton-Williston State Highway at the southwest line of the Gadow Brothers land; thence running by and with line of same south 42 degrees 20 minutes east 250 feet to an iron pipe set at the line of the Koenig land; thence turning and running with line of same south 47 degrees

R. A. HOWARTH, JR.  
ATTORNEY AT LAW  
118 MARKET ST.  
DENTON, MD 21040  
DT 47360

ARI00035

2025 JAN 1980

40 minutes west 286.5 feet to an iron pipe at the northeast line of a 32 foot outlet for Koenig land to said State Highway; thence turning and running with line of same north 39 degrees 35 minutes west 250.25 feet to right-of-way line of first mentioned State Highway; thence running with line of same north 47 degrees 40 minutes east 275 feet to the beginning, CONTAINING a calculated area of ONE AND SIX TENTHS ACRES OF LAND, more or less, according to a survey and plat thereof made by J. Malcolm Bye, Surveyor, dated August 24, 1960, and recorded in liber D.R.H. No. 144, folio 187, among the land records of Caroline County, Maryland.

IT BEING the same land described in a deed by Denton Plastic Products Corp. to Robert Edwin Gadow and Josephine Julia Gadow, his wife, dated October 27, 1983, and recorded in liber 219, folio 323.

TOGETHER with the buildings and improvements thereupon erected, made, or being and all and every the rights, ways, alleys, waters, privileges, appurtenances, and advantages to the same-belonging or in anywise appertaining.

TO HAVE AND TO HOLD the described property and appurtenances unto grantees, its successors and assigns forever.

The said grantors covenant that they will warrant specially the property hereby conveyed and that they will execute such further assurances of said land as may be requisite.

Witness our hands and seals.

Marilyn D. Fuchs  
Witness of Marilyn D. Fuchs

Robert E. Gadow (SEAL)  
Robert Edwin Gadow

Marilyn D. Fuchs  
Witness of Marilyn D. Fuchs

Josephine Julia Gadow (SEAL)  
Josephine Julia Gadow

State of Maryland, County of Caroline, to wit:

I hereby certify that on this 15<sup>th</sup> day of December, 1986, before me, the subscriber, a notary public in and for the state and county aforesaid, personally appeared Robert Edwin Gadow and Josephine Julia Gadow, who made oath in due form of law, under the penalties of perjury, that the consideration set forth in the foregoing deed is true and correct and acknowledged this deed to be their act.

Witness my hand and seal.



Marilyn D. Fuchs  
Notary Public - Marilyn D. Fuchs  
My commission expires 7/1/90

R. A. THORNTON, JR.  
ATTORNEY AT LAW  
100 MARKET ST.  
DENTON, MD. 21040  
201-473-6000

RECEIVED FOR TRANSFER  
This 6<sup>th</sup> Day of Feb 1987  
Jessie Bayard Clerk  
Supervisor of Records  
Caroline County

-3-

I hereby certify this 6<sup>th</sup> day of Feb 1987, that all public taxes, assessments and charges due on this property transferred by this deed have been paid.  
Jessie Bayard  
Treasurer for Caroline County

036



William Gadow and Robert Edwin Gadow in three separate deeds, said survey and plat being made by J. Malcolm Rye, Surveyor, dated August 23, 1960, and recorded in Liber D.R.H. No. 144, folio 184, one of the land record books for Caroline County, Maryland.

SAVE AND EXCEPT THEREFROM all that parcel of land described as: BEGINNING for the same at a point on the southeasterly side of the public road leading from Maryland Route 404 to Harmony known as Maryland Route 16, said point being at the northeasterly corner of the herein described land and the northwesterly corner of the land of Robert E. Gadow and Josephine Julia Gadow (liber 113, folio 364, and liber 135, folio 395) and from said place of beginning running (1) by and with the said Gadow land South  $42^{\circ} 33' 53''$  East 205.56 feet to an iron rod found and the land of Pearl Koenig (liber 94, folio 529); thence by and with the said Koenig land the following two courses and distances: (2) continuing South  $42^{\circ} 33' 53''$  East 30.00 feet to an iron rod found; thence (3) South  $48^{\circ} 24' 40''$  West 40.00 feet to an iron rod set; thence (4) by and with a new division line between the herein described land and other land of Robert Edwin Gadow North  $42^{\circ} 33' 53''$  West 254.20 feet to the side of the aforementioned Maryland Route 16; thence (5) by and with the southeasterly side of said Maryland Route 16 North  $46^{\circ} 27' 32''$  East 40.00 feet to the place of beginning containing 10,194 square feet of land, more or less.

The description for the foregoing SAVE AND EXCEPT was taken from a plat and survey prepared by McCrone, Inc., dated March, 1986, entitled "A PART OF THE LAND OF ROBERT E. GADOW IN THE THIRD ELECTION DISTRICT CAROLINE COUNTY, MARYLAND," and intended for recordation simultaneously herewith. Any discrepancies or ambiguities in said description are to be resolved by reference to said plat which shall take priority over the description contained herein.

PARCEL NO. 2: All that place or parcel of land situate, lying, and being in the Third Election District of Caroline County, State of Maryland, and more particularly described as follows: BEGINNING at an iron pipe and stone at the southeast right-of-way line of the Denton-Wallington State Highway at the southwest line of the Gadow Brothers land; thence running by and with line of same south 42 degrees 20 minutes east 250 feet to an iron pipe set at the line of the Koenig land; thence turning and running with line of same south 47 degrees

R. A. THOMSON, JR.  
ATTORNEY AT LAW  
116 MARKET ST.  
DENTON, MD. 21546  
PH 439-2424

-2-

LIBR 158 (158)  
ARI00038

LIBER 158 1960/10/28

40 minutes west 266.5 feet to an iron pipe at the northeast line of a 32 foot outlet for Koenig land to said State Highway; thence turning and running with line of same north 39 degrees 35 minutes west 250.23 feet to right-of-way line of first mentioned State Highway; thence running with line of same north 47 degrees 40 minutes east 275 feet to the beginning, CONTAINING a calculated area of ONE AND SIX TENTHS ACRES OF LAND, more or less, according to a survey and plat thereof made by J. Malcolm Eys, Surveyor, dated August 24, 1960, and recorded in Liber D.R.N. No. 144, folio 187, among the land records of Caroline County, Maryland.

ALL OF THE FOREGOING LAND BEING the same land described in a deed by Robert Edwin Odow and Josephine Julia Odow, his wife, to Skipjack Enterprises, Inc., bearing even date herewith, and intended for recordation simultaneously herewith.

The above property has been purchased in whole or in part by the sum secured hereby.

TOGETHER with all the buildings and improvements thereupon erected, made or being, and all and every the rights, roads, ways, waters, privileges, appurtenances and advantages to the same belonging or in anywise appertaining,

TO HAVE AND TO HOLD the said lots of land, with the improvements and appurtenances aforesaid, unto the said mortgagees, their heirs, personal representatives, successors, and assigns.

PROVIDED That, if it shall pay or cause to be paid the said principal and interest punctually at the times limited for the payment of the same, as aforesaid, and perform all the covenants herein contained, then this mortgage shall be void, and that until default, it may possess said property and its covenants (1) to pay as they severally fall due said principal and all installments of interest hereby intended to be secured plus all costs and attorney's fees incurred in the collection of same, (2) to pay all taxes and water and sewer charges that may be levied on said property when the same shall become due and payable, (3) to not permit, commit, or suffer to be committed any waste, impairment, or deterioration of said property, (4) to not convey title to said property, either voluntarily or involuntarily, or encumber same without mortgagees' written consent, and (5) to insure immediately and pending the existence of this mortgage to keep insured the improvements on said premises to the amount of at least their insurable value in some insurance company to be first approved by the mortgagees, their heirs and assigns, and to have the policy so framed and endorsed that the proceeds thereof shall be applied to the payment of the indebtedness aforesaid, but in case of default of any covenant herein contained, then the whole debt, principal and interest, hereby secured shall be immediately due and demandable; and the said mortgagor in accordance with the provisions of the Real Property Article of the Code of Public General Laws of the State of Maryland, of the Maryland Rules, or of any other general or local laws of the State of Maryland relating to mortgages, including any amendments, supplements, or addition thereto, does hereby (1) declare its assent to the passing of a decree for the sale of the herein described property at any time after a default has occurred in any of the conditions of this mortgage, as herein provided; and the said mortgagor does (2) also authorize the said mortgagees, their heirs, personal representatives, successors, or assigns, or Robert A. Thornton, Jr., attorney, after any such default shall have occurred as aforesaid, to sell the

R. A. THORNTON, JR.  
ATTORNEY AT LAW  
116 MARKET ST.  
DANVILLE, N.C. 27030  
701-479-2870

heraby mortgaged property. Upon any such sale, whether made under the assent to the passing of a decree or under the above power of sale, the property as a whole may be sold, and the same conveyed to the purchaser; and it shall not be the duty of the party selling to sell the same in parts or in lots; but such party may do so; and the sale may be made after giving the notice required by law of the time, place, manner, and terms of sale in some newspaper published in the city or county in which the land is situated; and the party selling may also give such other notice as he may deem expedient. The terms of any such sale shall be cash on day of sale or for cash and credit at the option of the person making such sale and to apply the proceeds to the payment of, FIRST, all expenses incident to such sale, including commissions to the person selling equal to commissions allowed Trustees in Equity, and a fee of \$500.00, and if settlement of the indebtedness hereunder, principal, interest, and commissions, as aforesaid, be made after advertisement, or after filing bond and before sale, then it covenants to pay said attorney's fee as aforesaid and one-half (1/2) of said commissions reckoned on the amount due hereunder; SECOND, all moneys due hereunder, as aforesaid, and THIRD, the balance to it or to whoever may be entitled to the same.

Should the title or the equity of redemption in the mortgaged property be acquired in whole or in part by voluntary or involuntary deed, grant, lease, or assignment by any persons, firm, or corporation or should the mortgagor be declared insolvent or bankrupt, then this mortgage shall be in default and the balance of the mortgage debt, then due or to become due, shall, at the election of the mortgagees, be immediately due and payable unless such voluntary deed, grant, lease, or assignment shall first be consented to in writing by the mortgagees.

If all or any part of the property or an interest therein is sold or transferred by mortgagor without mortgagees' prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent, or operation of law upon the death of a joint tenant, or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, mortgagees may, at mortgagees' option, declare all the sums secured by this mortgage to be immediately due and payable.

The said mortgagor shall have the right, prior to any default hereunder, to prepay this mortgage debt, in whole or in part, at any time, without penalty.

IN WITNESS WHEREOF, Skipjack Enterprises, Inc., has caused its corporate name to be affixed hereto by its President and the seal to be affixed hereto by its Secretary.

ATTEST

*John L. Thoma*  
John L. Thoma

Secretary

SKIPJACK ENTERPRISES, INC.

*Robert G. Duckworth*  
Robert G. Duckworth (SEAL)  
President

State of Maryland, Caroline County, to wit:

I hereby certify that, on this 15<sup>th</sup> day of December, 1986, before the subscriber, a notary public in and for the State and County aforesaid, personally appeared Robert G. Duckworth, who made oath (1) that he is the president of Skipjack Enterprises, Inc., (2) that said corporation is a body corporate of the State of Maryland and in good standing, (3) that the above mortgage has been duly authorized by corporate resolution, (4) that he has been authorized to execute this instrument on behalf of the said corporation, and (5) that this conveyance is not a sale, lease, exchange, or other transfer of substantially all the property or assets of the corporation such as would require stockholder approval. The said Robert G. Duckworth acknowledged that he executed the foregoing instrument for the purposes therein contained, on behalf of the corporation, by signing his name as president thereof.

A. A. THOMAS, JR.  
ATTORNEY AT LAW  
118 SHAWNEE ST.  
DENTON, MD. 21546  
301 479-2440

-4-

UPR 158 1986 435

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UPR 158 MAR 4 1988

Witness my hand and seal



Marilyn D. Fuchs  
Notary Public - Marilyn D. Fuchs  
My commission expires 7/1/90

State of Maryland, Caroline County, to wit:

I hereby certify that, on this 15<sup>th</sup> day of December, 1986, before the subscriber, a notary public in and for the State and County aforesaid, personally appeared Robert Edwin Cadow and Joseph Julia Cadow, his wife, and made oath in due form of law that the consideration recited in the foregoing instrument is true and bona fide as set forth.

Witness my hand and seal.



Marilyn D. Fuchs  
Notary Public - Marilyn D. Fuchs  
My commission expires 7/1/90

FOR Release 7-6-87 OF ABOVE MORTGAGE  
SEE LIBER EDM, NO 161, FOLIO 945, CIV  
THE MORTGAGE RECORD BOOK FOR CAROLINE  
COUNTY

TEST: F. Dal Himes  
CLERK

R. A. THOMPSON, JR.  
ATTORNEY AT LAW  
110 MARKET ST.  
DENTON, MD. 21040  
201-473-8449

100041



July 21, 1987

### DEED OF TRUST

THIS DEED OF TRUST is made this 20th day of June, 1987, among the Grantor, SKIP JACK ENTERPRISES, INC., a Maryland corporation, ROBERT GILMORE & BARBARA SU DUCKWORTH & JOHN L. & CAROLYN RENA TUTTLE (herein "Borrower"), WILEN B. HAGHA and RICHARD T. MARFIELD (herein "Trustee"), and the Beneficiary, THE PEOPLES BANK OF MARYLAND, a corporation organized and existing under the laws of the State of Md., whose address is P. O. Box 248, Denton, MD 21629 (herein "Lender"),

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the Second & Third Election Districts of Caroline County and the Fifth Election District of Queen Anne's County, State of Maryland:

SEE EXHIBIT A FOR DESCRIPTION OF THREE PROPERTIES MORTGAGED HEREIN.

STATE OF MARYLAND)  
CAROLINE COUNTY) SS  
FILED FOR RECORD  
On 7-6 1987 And  
WAS RECORDED IN THE FOM  
NO. 151 OF THE  
BOOKS FOR THE COUNTY OF  
CAROLINE  
RECORDED FOR \$ 14.00 P.T.  
322.74 P.T.  
50 post.  
466.74 paid

D/T	OR
REC FEES	48.00
REC TAX	359.70
POSTAGE	.50
SUBTOTAL	412.20
TOTAL	432.20
CHECK/NO	420.00
CHECK/NO	11.40
N185650 C001 R00 112108	
07/04/87	

(1) Maryland Route 18, Orsonville,  
(2) Maryland Route 16, Denton,  
which has the address of (3) Maryland Route 405 & 312, near Bridgetown,  
Maryland (1) 21638 (2) 21629 (3) Ridgely 21660 (herein "Property Address")

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated June 30, 1987, (herein "Note"), in the principal sum of One Hundred Forty-nine Thousand and 00/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 30, 2002; (b) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (c) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend specially the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

MARYLAND-1 to 4 Family-8/82-FNMA/FHLMC, UNIFORM INSTRUMENT

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ALL that lot or parcel of land, situate, lying and being in the Fifth Election District, Queen Anne's County, State of Maryland, fronting on Maryland Route No. 18, in the village of Grasonville, being more particularly described as follows:

BEGINNING at a point on the northern right of way line of Maryland Route No. 18 where this land corners with the lands of Delbert K. Baker and wife, and thence N 36 degrees 30 minutes East, 270 feet, more or less, to the lands of Delmarva Power and Light Company, thence along and with the lands of Delmarva, South 71 degrees 43 minutes East, 62 feet, more or less to a hub, a corner for the lands of or formerly of O. C. Leary, thence with said Leary lands, South 38 degrees 54 minutes West, 291 feet, more or less, to a hub on the northern right of way line of Maryland Route No. 18, thence along and with said northern right of way line N 51 degrees 06 minutes West, 47 feet, more or less, to the point of beginning.

IT BEING designated as lands of Edith Baker on a plat titled "Delbert K. and Pauline I. Baker", prepared by Walter I. Woodford, dated February, 1954 and recorded in Liber T.B.P. No. 15, folio 41 of the Land Records aforesaid, excepting from said plat a conveyance of 0.049 acre more or less, to Delbert I. Baker in 1961, recorded in Liber T.B.P. No. 62, folio 243 of said Land Records.

SUBJECT, to the terms of a trimming agreement on the northern 30 feet as set forth in a Trimming Agreement from Edith K. Baker to Delmarva Power and Light Company, dated April 8, 1970 and recorded in Liber C.W.C. No. 47, folio 106 of the Land Records aforesaid.

THIS CONVEYANCE is also subject to the existing easements, rights of way and agreements for roadways, electric transmission lines and telephone lines and the service and maintenance thereof.

IT BEING the same land described in a deed by Edith K. Baker, Widow, to John L. Tuttle and Carolyn Rena Tuttle, his wife, dated May 6, 1981, and recorded in Liber 175, folio 29, a Land Record Book for Queen Anne's County, Maryland.

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PARCEL NO. 11 ALL that piece or parcel of land situate, lying, and being in the Third Election District of Caroline County, State of Maryland, on the Southeast side of the Danton-Williston State Highway, more particularly described as follows:

BEGINNING for the outlines of the same at an iron pin set on the Southeast side of said highway, at a point where the same corners with the adjoining property presently owned by the said Robert Edwin Gadow and wife, and running thence with said adjoining property line South 42 degrees 20 minutes East 200 feet to an iron pin, and continuing thence by the same course 50 feet to another iron pin and the Koenig land, and running thence South 47 degrees 40 minutes West 250 feet to an iron pin at a corner of the adjoining property of Adelpia Pearl Button Company, and running thence with the adjoining property line North 42 degrees 20 minutes West 50 feet to an iron pipe, and thence continuing by the same course 200 feet to a stone set on the Southeast side of the said highway, and running thence North 47 degrees 40 minutes East 50 feet to an iron pin, and thence continuing along the line of said highway by the same course 200 feet to the place of beginning, containing a calculated area of SIXTY-TWO THOUSAND FIVE HUNDRED (62,500) SQUARE FEET OF LAND, according to an over-all survey and plat of said lands originally acquired by the said Alvin William Gadow and Robert Edwin Gadow in three separate deeds, said survey and plat being made by J. Malcolm Bye, Surveyor, dated August 23, 1960, and recorded in Liber D.R.H. No. 144, folio 184, one of the land record books for Caroline County, Maryland.

IT BEING the same land described in a deed by Ruth P. Gadow, widow, Bernhardt A. Gadow and Margaret Gadow, his wife, Agnes R. Nero and Ulysses S. Nero, her husband, Pauline R. Harding and George Rodger Harding, her husband and Frederick P. Gadow and Clara R. Gadow, his wife, to Robert Edwin Gadow, dated June 7, 1968, and recorded in Liber 165, folio 166, and in a deed by Virginia D. Towers, divorced

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woman, to Alvin William Gadow and Robert Edwin Gadow, co-partners trading as Gadow Brothers, dated September 16, 1963, and recorded in liber 151, folio 289.

SAVE AND EXCEPT THEREFROM all that parcel of land described as: BEGINNING for the same at a point on the southeasterly side of the public road leading from Maryland Route 404 to Harmony known as Maryland Route 16, said point being at the northeasterly corner of the herein described land and the northwesterly corner of the land of Robert E. Gadow and Josephine Julia Gadow (liber 113, folio 364, and liber 135, folio 395) and from said place of beginning running (1) by and with the said Gadow land South 42 degrees 33 minutes 53 seconds East 205.56 feet to an iron rod found and the land of Pearl Koenig (liber 94, folio 529); thence by and with the said Koenig land the following two courses and distances: (2) continuing South 42 degrees 33 minutes 53 seconds East 50.00 feet to an iron rod found; thence (3) South 48 degrees 24 minutes 40 seconds West 40.00 feet to an iron rod set; thence (4) by and with a new division line between the herein described land and other land of Robert Edwin Gadow North 42 degrees 33 minutes 53 seconds West 254.20 feet to the side of the aforementioned Maryland Route 16; thence (5) by and with the southeasterly side of said Maryland Route 16 North 46 degrees 27 minutes 32 seconds East 40.00 feet to the place of beginning containing 10,194 square feet of land, more or less, said SAVE AND EXCEPT parcel being retained by Robert Edwin Gadow.

The description for the foregoing SAVE AND EXCEPT was taken from a plat and survey prepared by McCrone, Inc., dated March, 1986, entitled "A PART OF THE LAND OF ROBERT E. GADOW IN THE THIRD ELECTION DISTRICT CAROLINE COUNTY, MARYLAND," and recorded in Subdivision Plat Book 3, Plat Number 117. Any discrepancies or ambiguities in said description are to be resolved by reference to said plat which shall take priority over the description contained herein.

PARCEL NO. 2: ALL that place or parcel of land situate,

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lying, and being in the Third Election District of Caroline County, State of Maryland, and more particularly described as follows: BEGINNING at an iron pipe and stone at the southeast right-of-way line of the Denton-Williston State Highway at the southwest line of the Gadow Brothers land; thence running by and with line of same south 42 degrees 20 minutes east 250 feet to an iron pipe set at the line of the Koenig land; thence turning and running with line of same south 47 degrees 40 minutes west 286.5 feet to an iron pipe at the northeast line of a 32 foot outlet for Koenig land to said State Highway; thence turning and running with line of same north 39 degrees 35 minutes west 250.25 feet to right-of-way line of first mentioned State Highway; thence running with line of same north 47 degrees 40 minutes east 275 feet to the beginning, CONTAINING a calculated area of ONE AND SIX TENTHS ACRES OF LAND, more or less, according to a survey and plat thereof made by J. Malcolm Bye, Surveyor, dated August 24, 1960, and recorded in liber D.R.H. No. 144, folio 187, among the land records of Caroline County, Maryland.

IT BEING the same land described in a deed by Robert Edwin Gadow and Josephine Julia Gadow, his wife, to Skipjack Enterprises, Inc., a Maryland corporation, dated December 15, 1986, and recorded in liber 228, folio 928.

ALL that store, building and piece or parcel of land and premises situate, lying and being in the Village of Bridgetown in the Second Election District of Caroline County, Maryland, on the west side of the Ridgely-Bridgetown Road, Highway No. 312, and on the south side of the Bridgetown-Centreville State Road, Highway No. 405, and described as follows: BEGINNING for the outbounds thereof at a pipe, said pipe being at the west right-of-way line of Highway No. 312, and at the northeast corner of the Frank Crouse property, thence (1) with the said Crouse property South 82 degrees 30 minutes East, 67 feet to a pipe, and continuing via the same course 30 feet with the lands of Howard B. Thomas and wife, for a total of 97 feet to a stone, thence (2) North 07 degrees West, 59 feet to a stone on the south side of the Bridgetown-Centreville Road, Highway No. 405, thence (3) with the southerly right-of-way of Highway No. 405, North 82 degrees 30 minutes East, 130 feet to the right-of-way of Highway No. 312, thence (4) with the right-of-way of Highway No. 312, a straight line, being South 22 degrees West, 69 feet, more or less, to the place of beginning, containing 6,411 square feet of land, more or less.

IT BEING the same land described in a deed by Henry Fisk Denny, Jr., and Katherine R. Denny, his wife, to Robert Gilmore Duckworth and Barbara Sue Duckworth, his wife, dated June 15, 1981, and recorded in liber 212, folio 379.



UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any future Advances secured by this Deed of Trust.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (referred to as "Funds") equal to one-twelfth of the yearly taxes and assessments which may attach priority over this Deed of Trust, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits in the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Deed of Trust.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraph 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any future Advances.

4. **Charges, Liens, Borrower** shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attach priority over this Deed of Trust, and household payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such a manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Deed of Trust; provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

5. **Hazard Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Deed of Trust.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Deed of Trust is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Deed of Trust would be impaired, the insurance proceeds shall be applied to the sums secured by this Deed of Trust, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 18 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender in the extent of the sums secured by this Deed of Trust immediately prior to such sale or acquisition.

6. **Preservation and Maintenance of Property; Leases; Condominiums; Planned Unit Developments.** Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Deed of Trust, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants of this Deed of Trust as if the rider were a part hereof.

7. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, void enforcement, or arrangements involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender requires mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

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9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Deed of Trust, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Deed of Trust such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Deed of Trust immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condormer offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by any request of any demand made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Deed of Trust.

12. Remedies Cumulative. All remedies provided in this Deed of Trust are distinct and cumulative to any other right or remedy under this Deed of Trust or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Capitions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The capitions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. Uniform Deed of Trust; Governing Law; Severability. This form of deed of trust combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Deed of Trust shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a verifined copy of the Note and of this Deed of Trust at the time of execution or after recording hereof.

17. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Deed of Trust, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Deed of Trust to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Deed of Trust shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Deed of Trust and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

18. Acceleration Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 14 hereof specifying: (1) the breach; (2) the action required to cure such breach (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorney's fees.

If Lender invokes the power of sale, Lender shall mail or cause Trustee to mail written notice of sale to Borrower in the manner prescribed by applicable law. Trustee shall give notice of sale by public advertisement for the time and in the manner prescribed by applicable law. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender, or Lender's designee, may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property to said without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all costs and expenses of the sale, including, but not limited to, Trustee's fees of --5% of the gross sale price, reasonable attorney's fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto.

19. Borrower's Right to Reinstale. Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of: (1) the 15th day before sale of the Property pursuant to the power of sale contained in this Deed of Trust or (2) entry of a judgment enforcing this Deed of Trust (1) if (a) Borrower pays Lender all sums which would be then due under this Deed of Trust, the Note and notes resulting Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust and in enforcing Lender's and Trustee's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

ARTU0050

20. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 heretofore or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 heretofore or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property, including the net proceeds. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and second to the payment of the principal of the note, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees and then to the sums secured by this Deed of Trust. The receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Deed of Trust, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Deed of Trust, not including sums advanced in accordance herewith to protect the security of this Deed of Trust, exceed the original amount of the Note.

22. Release. Upon payment of all sums secured by this Deed of Trust, Lender or Trustee shall release this Deed of Trust without charge to Borrower. Borrower shall pay all costs of recordation, if any.

23. Substitute Trustee. Lender at Lender's option may from time to time remove Trustee and appoint a successor trustee, or any Trustee appointed hereunder by an instrument recorded in the city or county in which this Deed of Trust is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

By Robert A. Duckworth (Seal)  
 SKIPLACK ENTERPRISES, INC. President  
 Witness: Robert A. Duckworth (Seal) President  
John L. Tuttle (Seal) Individually Trustee  
Carolyn Rene Tuttle (Seal) Individually Trustee  
 STATE OF MARYLAND, Caroline County ss: Barbara Sue Duckworth Individually Trustee

I Herby Certify, That on this 30th day of June, 1987, before me, the subscriber, a Notary Public of the State of Maryland, in and for the county aforesaid, personally appeared Robert Olinora & Barbara Sue Duckworth and John L. & Carolyn Rene Tuttle, known to me of satisfactory proven to be the person(s) whose name(s) are subscribed to the within instrument and acknowledge that they executed the same for the purposes therein contained.

AS WITNESS: my hand and notarial seal.

My Commission expires 7/1/90  
Kelly A. Blackton Notary Public

STATE OF MARYLAND, Caroline County ss:

I Herby Certify, That on this 30th day of June, 1987, before me, the subscriber, a Notary Public of the State of Maryland and for the county aforesaid, personally appeared Richard T. Hatfield, the agent of the party secured by the foregoing Deed of Trust, and made oath in due form of law that the consideration recited in said Deed of Trust is true and bona fide as therein set forth and that the actual sum of money advanced at the closing transaction by the secured party was disbursed by the party or parties secured to the borrower or to the person responsible for the disbursement of funds in the closing transaction or their respective agent at a time no later than the execution and delivery by the Borrower of this Deed of Trust; and also made oath that he is the agent of the party or parties secured and is duly authorized to make this affidavit.

AS WITNESS: my hand and notarial seal.

My Commission expires 7/1/90  
Kelly A. Blackton Notary Public

STATE OF MARYLAND, Caroline County ss:

(corporate oath and acknowledgment continued on next page)

DEED OF TRUST

FROM  
 SKIPLACK ENTERPRISES, INC.,  
 a Maryland corporation,  
 ROBERT OLINORA OLLINORA and  
 JOHN L. TUTTLE and CAROLYN RENE  
 TUTTLE, his wife TO  
 HELEN R. MACHAL and RICHARD T.  
 HATFIELD, TRUSTEES

Recorded for Record on \_\_\_\_\_ 19\_\_\_\_  
 at \_\_\_\_\_ M. State day recorded  
 Liber \_\_\_\_\_ of \_\_\_\_\_  
 one of the Land Records of  
 \_\_\_\_\_ and contained in  
 \_\_\_\_\_

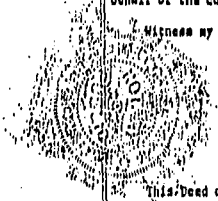
Cur  
 Case of Record: 3  
 RECORDING OFFICER: PLEASE RETURN TO  
 The Peoples Bank of Maryland  
 P. O. Box 248  
 Denton, MD 21629

101 PAGE 050

AR100051

I hereby certify that on this 30th day of June, 1987, before me, the subscriber, a notary public in and for the state and county aforesaid, personally appeared Robert G. Duckworth who made oath (1) that he is the president of Skipjack Enterprises, Inc., (2) that said corporation is a body corporate of the State of Maryland and in good standing, (3) that the above deed of trust has been duly authorized by corporate resolution, (4) that he has been authorized to execute this instrument on behalf of the said corporation, and (5) that this conveyance is not a sale, lease, exchange, or other transfer of substantially all the property or assets of the corporation such as would require stockholder approval. The said Robert G. Duckworth acknowledged that he executed the foregoing instrument for the purposes therein contained, on behalf of the corporation, by signing his name as president thereof.

Witness my hand and notarial seal.



Kelly A. Blacketer  
Notary Public - Kelly A. Blacketer  
My commission expires 7/1/90.

AFFIDAVIT

This Deed of Trust is being executed and recorded in duplicate originals. The originals will be recorded simultaneously in Caroline and Queen Anne's Counties. The documentary stamps are being divided between Caroline and Queen Anne's Counties. Whereas the value of the property being mortgaged in Queen Anne's County has been determined to be \$40,000, documentary tax stamps in the amount of \$359.70 will be paid in Caroline County, and \$176.00 will be paid in Queen Anne's County. The Queen Anne's County property is being included as additional collateral security only.

Robert A. Thornton, Jr.  
Robert A. Thornton, Jr.  
Settlement Attorney



Subscribed before me this 30th day of June, 1987.

Kelly A. Blacketer  
Notary Public - Kelly A. Blacketer  
My commission expires 7/1/90.

11-19-87  
FOR Subscribed Agent OF ABOVE MORTGAGE  
SEE LIBERED CDM, NO. 172, FOLIO 622, ONE  
OF THE MORTGAGE RECORD BOOKS FOR CAROLINE  
COUNTY

TEST: F. Dale Thomas  
CLERK

FOR Agent of Subscribed Agent OF ABOVE MORTGAGE  
SEE LIBERED CDM, NO. 167, FOLIO 640, ONE OF  
THE MORTGAGE RECORD BOOKS FOR CAROLINE  
COUNTY

TEST: F. Dale Thomas

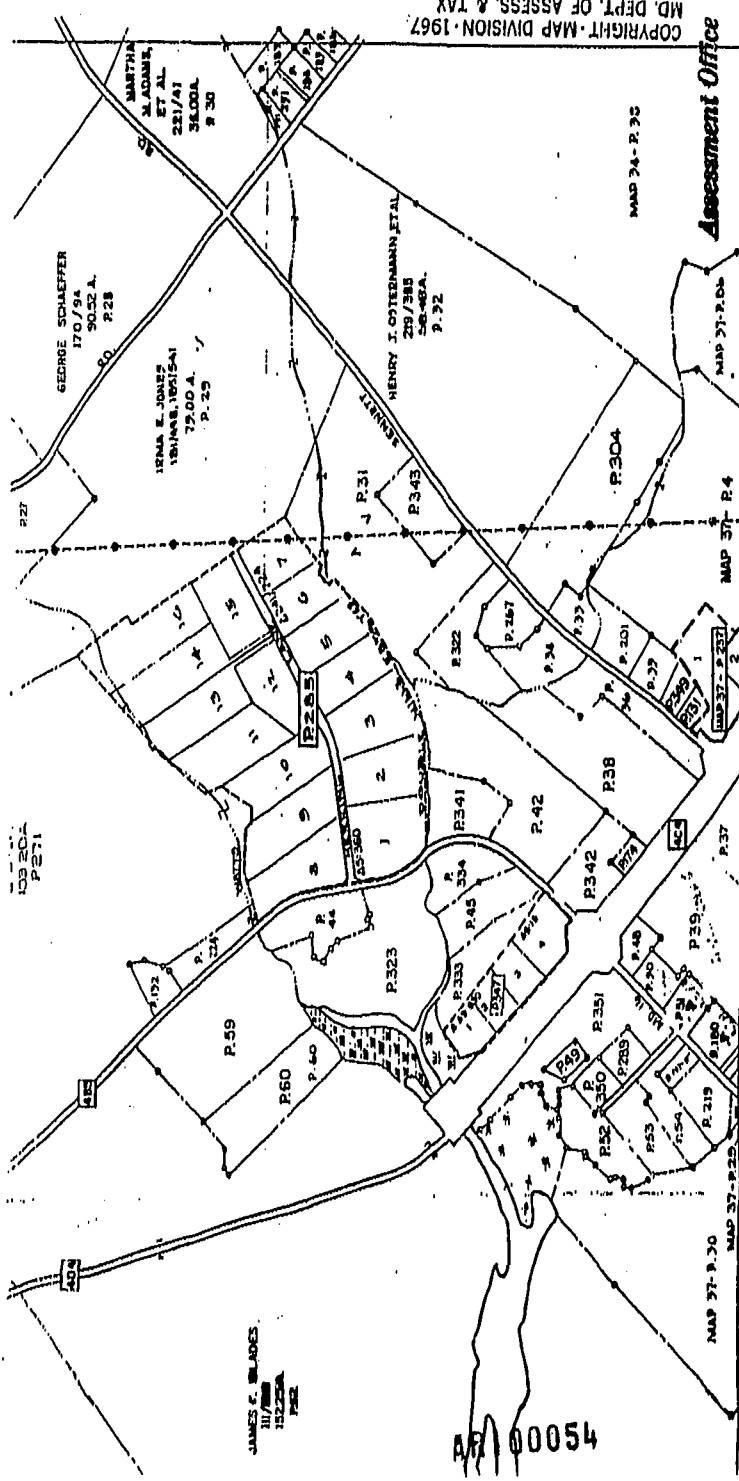
ENFORCEMENT CONFIDENTIAL, FOIA EXEMPT, PREPARED IN ANTICIPATION OF LITIGATION

**SKIRJACK CHEMICAL SITE**

**ATTACHMENT II**

**TAX PARCEL MAP PROVIDED BY MR. RICHARDSON**

AR100058



COPYRIGHT MAP DIVISION 1967  
 MD. DEPT. OF ASSESS. & TAX.

Assessment Office

151902.5 MN  
 5042690ME

SCALE IN FEET

MAP 37-P-30  
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 MAP 37-P-100

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INFORMATION AMERICA NETWORK--MARYLAND

30-JUL-1991

2 DEPT OF ASSESSMENTS & TAXATION CORP/LTD PARTNERSHIP--Detail

Corporate Name: SKIPJACK ENTERPRISES, INC.

Corporate Address (c/o): RT. 16 RT. 2, BOX 26E  
DENTON MD 21629

Resident Agent: ROBERT AINFORMATION AMERICA NETWORK--MARYLAND  
30-JUL-1991

2 DEPT OF ASSESSMENTS & TAXATION CORP/LTD PARTNERSHIP--Detail

Corporate Name: SKIPJACK ENTERPRISES, INC.

Corporate Address (c/o): RT. 16 RT. 2, BOX 26E  
ION AMERICA NETWORK--MARYLAND

30-JUL-1991

INFORMAT

2 DEPT OF ASSESSMENTS & TAXATION CORP/LTD PARTNERSHIP--Detail

Corporate Name: SKIPJACK ENTERPRISES, INC.

Corporate Address (c/o): RT. 16 RT. 2, BOX 26E  
DENTON MD 21629

Resident Agent: ROBERT A. THORNTON, JR.  
118 MARKEINFORMATION AMERICA NETWORK--MARYLAND  
30-JUL-1991

2 DEPT OF ASSESSMENTS & TAXATION CORP/LTD PARTNERSHIP--Detail

Corporate Name: SKIPJACK ENTERPRISES, INC.

Corporate Address (c/o): RT. 16 RT. 2, BOX 26E  
DENTON MD 21629

Resident Agent: ROBERT A. THORNTON, JR.  
118 MARKET STREET  
DENTON MD, 21629-1035

Principal Office (c/o): RT. 16 RT. 2, BOX 26E  
DENTON MD, 21629

Date of Incorporation/Qualification: 12-15-1986

Time of Filing: 09:41 AM

Identification Number: D2252047

Current Status: FORFEITED CORPORATION

Current Status Date: 10-10-1990

Previous Status: FORFEITED CORPORATION

\*\*\*\*\* Press RETURN for more information / or E to EXIT to summary \*\*\*\*\*

Esc for Command?, Home for Status : Capture Off :

INFORMATION AMERICA NETWORK--MARYLAND

30-JUL-1991

2 DEPT OF ASSESSMENTS & TAXATION CORP/LTD PARTNERSHIP--Detail (Cont'd)

SKIPJACK ENTERPRISES, INC.

Previous Status Date: 10-10-1990

Business Type: ORDINARY BUSINESS - STOCK

Film Number: F2872

Folio Number: 2109

AR100055

Number of Pages in Articles of Inc: 4

Filing Date & Time

Transaction

10-10-1990

FORFEITED - PROCLAMATION OF THE DEPT OF ASSESSMENTS

Number=MoreInfo RETURN=Summary O=OrderDocs N=NewSrch E=Exit  
Esc for Command?, Home for Status : Capture Off :  
INFORMATION AMERICA NETWORK--MARYLAND 30-JUL-1991  
1 DEPT OF ASSESSMENTS & TAXATION CORP/LTD PARTNERSHIP--Detail

Corporate Name: SKIPJACK ENTERPRISES, INC.

Corporate Address (c/o): C.R. WYRICK  
9517 EWING DR.  
BETHESDA DC 20034

Resident Agent: NOT ON FILE

Identification Number: D05B3393  
Current Status: FORFEITED CORPORATION  
Current Status Date: 04-03-1979  
Previous Status: FORFEITED CORPORATION  
Previous Status Date: 04-03-1979  
Business Type: ORDINARY BUSINESS - STOCK

Number=MoreInfo RETURN=Summary O=OrderDocs N=NewSrch E=Exit  
Esc for Command?, Home for Status : Capture Off :

AR100056



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FOR THE EXCLUSIVE USE OF SUBSCRIBER 004-015812L.

ATTN: LARRY RICHARDSON

\*IN DATE\*

DUNS: 13-188-0411  
SKIPJACK CHEMICALS  
+SKIPJACK CHEMICALS  
  
RURAL ROUTE 2, BOX 26 E  
DENTON MD 21629  
RT 16  
DENTON MD 21629  
TEL: 301 479-2965

DATE PRINTED  
AUG 07 1991

RATING --

WHOL INDUSTRIAL  
SANITARY CHEMICALS  
SIC NO.  
51 69

STARTED 1980  
PAYMENTS SEE BELOW  
EMPLOYS UNDETERMINED  
HISTORY CLEAR

ROBERT DUCKWORTH, OWNER

PAYMENTS (Amounts may be rounded to nearest figure in prescribed ranges)

REPORTED	PAYING RECORD	HIGH CREDIT	NOW OWES	PAST DUE	SELLING TERMS	LAST SALE WITHIN
07/91	(001)	50	50	50		6-12 Mos
91	Ppt	250	-0-	-0-	N30	2-3 Mos
	Ppt-Slow 60	100	50	50	N15	2-3 Mos
05/91	(004)			2500		
	Placed for collection.					
12/90	Ppt-Slow 60	250	-0-	-0-		6-12 Mos
11/90	Ppt	1000	-0-	-0-	N30	6-12 Mos

\* Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

\* Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

\* Each experience shown represents a separate account reported by a supplier. Updated trade experiences replace those previously reported.

FINANCE

05/01/91 Attempts to contact officers through May 1 1991 were unsuccessful, however, inside sources stated management declined all information.

PUBLIC FILINGS

The following data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

ARI00057

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\* \* \* LIEN(S) \* \* \*  
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BOOK/PAGE: 0090/1673  
AMOUNT: \$7,703  
TYPE: State Tax  
FILED BY: STATE OF MARYLAND  
AGAINST: SKIPJACK CHEMICALS INC  
WHERE FILED: CAROLINE COUNTY CIRCUIT COURT,  
DENTON, MD

STATUS: Open  
DATE STATUS ATTAINED: 03/14/1991  
DATE FILED: 03/14/1991  
RECEIVED BY D&B: 05/16/1991

The public record items reported above under "PUBLIC FILINGS" and "UCC FILINGS" may have been paid, terminated, vacated or released prior to the date this report was printed.

## HISTORY

05/01/91

ROBERT DUCKWORTH, OWNER

Style unregistered. Used for general business purposes. Ownership acknowledged verbally by inside sources on MAY 01 1991. Business started 1980 by Robert Duckworth. Incorporated Delaware Sep 25 1981. Charter annulled Mar 1 1985. ROBERT DUCKWORTH born 1952. 1973-82 owner of Steam-Rite, steam cleaning, Cordova, MD; sold to others satisfactorily. 1980-present here. 1982-84 self-employed under own name as factory representative business discontinued with no outstanding debt.

## OPERATION

05/01/91

Wholesales industrial sanitary chemicals (100%). Terms are 2% 10 days net 30. Has 150 accounts. Sells to industrial and commercial concerns. Territory : United States. Nonseasonal.

EMPLOYEES: Undetermined.

FACILITIES: Owns 8,000 sq. ft. in one story cinder block building.

LOCATION: Rural section on side street.

Peoples Bank, Denton, MD

08-07(357 /357) 00000

006 006

FULL DISPLAY COMPLETE

AR100058