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TS  
SURFACE TRANSPORTATION BOARD

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ELIAS C. ALVORD (1942)  
ELLSWORTH C. ALVORD (1964)

OF COUNSEL  
URBAN A. LESTER

January 22, 2001

Mr. Vernon A. Williams  
Secretary  
Surface Transportation Board  
Washington, D.C. 20423

Dear Mr. Williams:

Enclosed for recordation pursuant to the provisions of 49 U.S.C. Section 11301(a) are four (4) copies of a Full Release and Termination of Security Agreement, dated as of January 18, 2001 a secondary document as defined in the Board's Rules for the Recordation of Documents.

The enclosed document relates to the Security Agreement and the Assignment of Lessor's Interest in Leases which were previously filed with the Commission under Recordation Numbers 18392 and 18392-A.

The name and address of the party to the enclosed document are:

Secured Party: Allfirst Bank  
(f/k/a The First National  
Bank of Maryland)  
25 South Charles Street  
Baltimore, MD 21202

Mr. Vernon A. Williams  
January 22, 2001  
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A description of the railroad equipment covered by the enclosed document is:

Any and all equipment which was subject to the Security Agreement  
and Assignment

A short summary of the document to appear in the index follows:

Full Release and Termination of Security Agreement by Allfirst Bank in  
favor of Helm Financial Corporation covering any and all equipment  
which was subject to the Security Agreement and Assignment

Also enclosed is a check in the amount of \$27.00 payable to the order of the  
Surface Transportation Board covering the required recordation fee.

Kindly return stamped copies of the enclosed document to the undersigned.

Very truly yours,



Robert W. Alvord

RWA/anm  
Enclosures

JAN 22 '01 3-52 PM

**FULL RELEASE AND TERMINATION  
OF  
SECURITY AGREEMENT UNDER RECORDATION NO. 18392**

**SURFACE TRANSPORTATION BOARD**

**THIS FULL RELEASE AND TERMINATION** is made as of this 10<sup>th</sup> day of January, 2001, by Allfirst Bank (f.k.a. The First National Bank of Maryland) ("Lender").

WHEREAS, Lender, as secured party, and Helm Financial Corporation ("Helm"), as debtor, entered into that certain Security Agreement Equipment dated as of September 1, 1993, recorded on September 7, 1993, with the Surface Transportation Board (the successor to the Interstate Commerce Commission) under Recordation Number 18392;

WHEREAS, Lender and Helm entered into that certain Assignment of Lessor's Interest in Leases dated as of September 1, 1993, recorded on September 7, 1993 with the Surface Transportation Board under Recordation Number 18392-A.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is acknowledged, Lender hereby terminates, releases and discharges the aforesaid Security Agreement Equipment and Assignment of Lessor's Interest in Leases and all of its interest in and to all agreements and all railroad equipment covered by the aforesaid documents.

IN WITNESS WHEREOF, Lender has executed this Full Release and Termination as of the day, month an year first hereinabove written.

ALLFIRST BANK

(f.k.a. THE FIRST NATIONAL BANK OF MARYLAND)

By:   
Name: Richard M. Folio  
Title: Vice President

STATE OF Maryland )  
 ) S.S.

COUNTY OF Anne Arundel )

On January 18, 2001, before me, Richard M. Folio, personally appeared,  
Vice President of ALLFIRST BANK,

personally known to me -OR-

proved to me on the basis of satisfactory evidence to be

the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.



Elizabeth B. Heckler  
SIGNATURE OF THE NOTARY

2/1/05 Expiry Date