hereby certify that F. B. Yeilding, Jr.

whose name as President of Jefferson Federal Savings and Loan Association a corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me,

on this day, that being informed of the contents of such instrument, he as such officer and with full authority executed the same voluntarily for and as the act of said corporation.

Given under my hand, and seal this the 23rd day of May

John Rosel
Notary Public