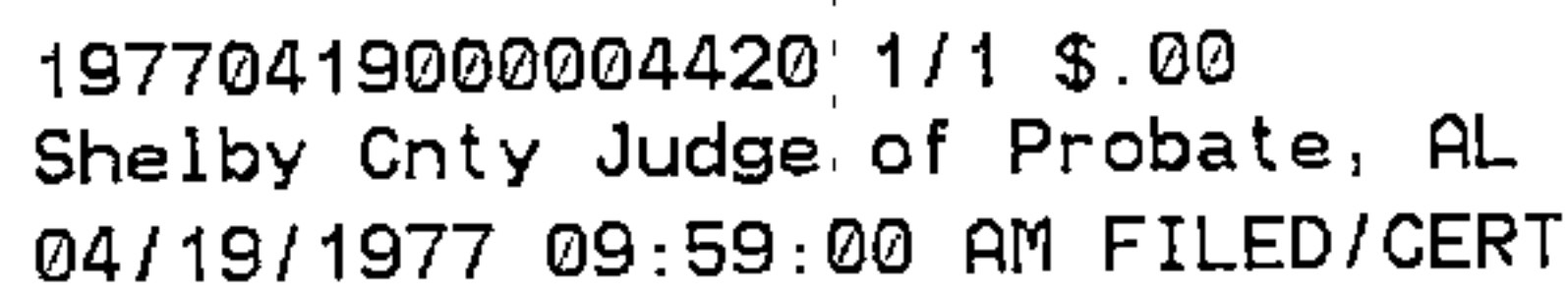


CHARTER MORTGAGE COMPANY
51 West Forsyth Street
Jacksonville, Florida

SHELBY COUNTY



Notary Public, State of Florida at Large
My commission expires Oct. 19, 1980