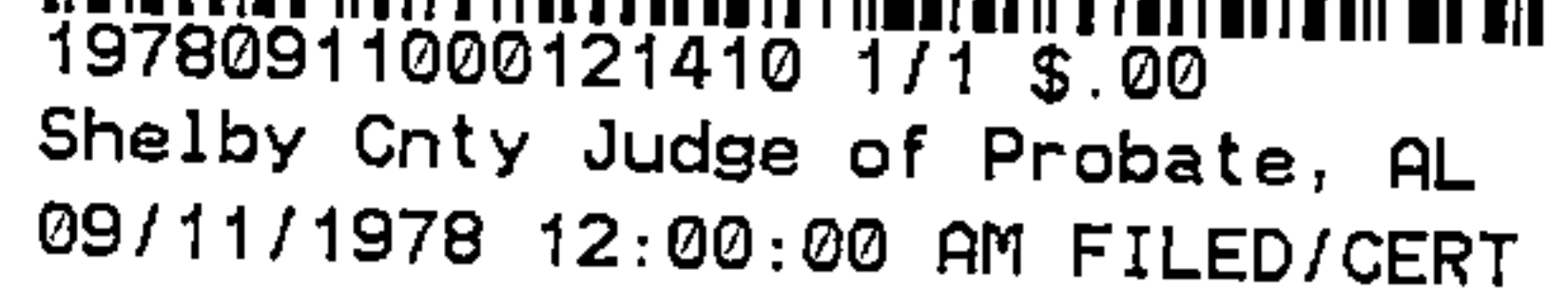


SHELBY County)



Collateral Investment Company

Waltham Federal Savings and Loan Association

TO HAVE AND TO HOLD unto the said Waltham Federal Savings and

Loan Association

its successors and assigns forever.

IN WITNESS WHEREOF, the said Collateral Investment Company
has caused this instrument to be executed in its name by Ernest J.
Hamic its Vice President and its corporate
seal to be hereto affixed and attested by Judy Long
its Assistant Secretary both of whom are thereunto duly
authorized, this the 21st day of July, 19 78.

(CORPORATE SEAL)

ATTEST:

STATE OF ALA. SHELBY CO.
I CERTIFY THIS
INSTRUMENT WAS FILED

COLLATERAL INVESTMENT COMPANY

BY: Ernest J. Harn
Its Vice President

STATE OF ALABAMA)
JEFFERSON COUNTY)

Thomas C. Lawrence, Jr.
JUDGE OF PROBATE

Rec. 1.50
Ind. 1.00

2.50

I, Brenda Collier a Notary Public for the State of
Alabama at Large, hereby certify that Ernest J. Hamic
and Judy Long whose names as Vice
President and Assistant Secretary respectively, of the Collateral
Investment Company a corporation, are signed to the foregoing conveyance,
and who are known to me acknowledge before me on this day that, being
informed of the contents of the conveyance, they as such officers and with
full authority, executed the same voluntarily for and as the act of said
corporation.

Given under my hand and official seal, this the 21st day of
July, 1978

Branda Collier
Notary Public
For the State of Alabama

M/63

This instrument was prepared by
JUDY LONG
c/o Collateral Investment Company
2100 First Avenue [REDACTED]
Birmingham, Alabama 35203

Michael J. Roman