I, the undersigned, Judge of Probate, in and for said County in said State, hereby certify that

William C. Perry

whose name as Senior Area Manager

of Citicorp Person To Person Financial 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 the instrument, here is such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and Official seal this 28 and day of _____

Judge of Probate My Commission Expires March 11, 1991

Notary Public

Cicaco

PROBATE-70