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In Witness Whereof, the undersigned, Citicorp Person to Person Financial Center, Inc., December has caused these presents to be executed this 6th day of _ Citicorp Person To Person Financial Center, Inc., Fred Kjar, Senior Area Manager Rec 1.50 Rhom A1 35202

1982 DEC 21

Notary Public

STATE OF ALABAMA)

GENERAL ACKNOWLEDGEMENT

Notary Public I, the undersigned, Judge of Probate, in and for said County in said State, hereby certify that ______ whose name 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, he executed the same voluntarity on the day the same bears date. Given under my hand official seal this _____day of _______, 19 _____, 19 _____. Judge of Probate Notary Public

STATE OF ALABAMA) JEFFERSON COUNTY)

CORPORATE ACKNOWLEDGEMENT

I, the undersigned, Judge of Probate, in and for said County in said State, hereby certify that whose name as Senior Area Manager Fred Kjar Citicorp Person to Person Financial Center, Inc., a reporation, is signed to the loregoing instrument, and who a known to me, acknowledged before me on this my that, being informed of the contents of the 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 Official seal this 6th day of December

Notary Public

by Commission Expires February 13, 1988

PROBATE 150

Jagrenou Land Title