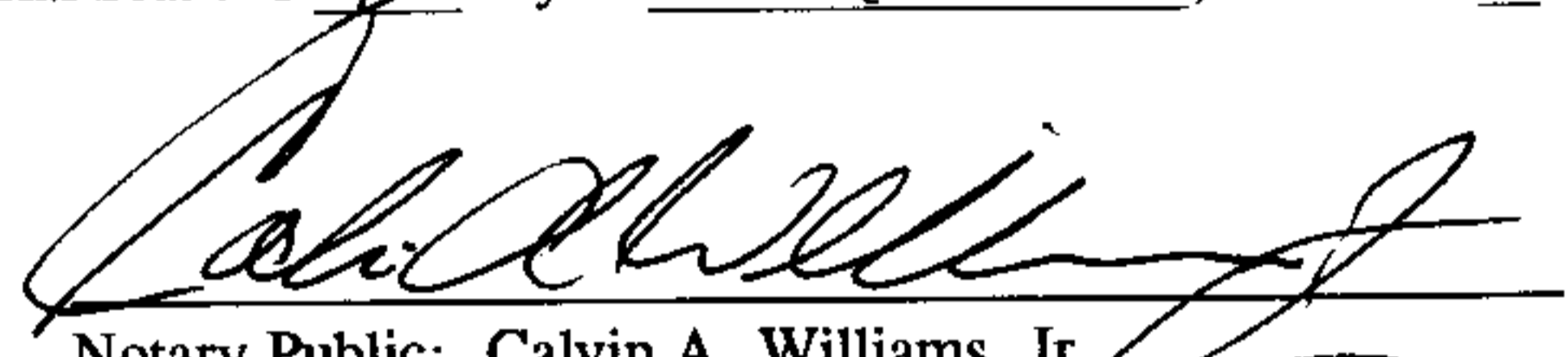


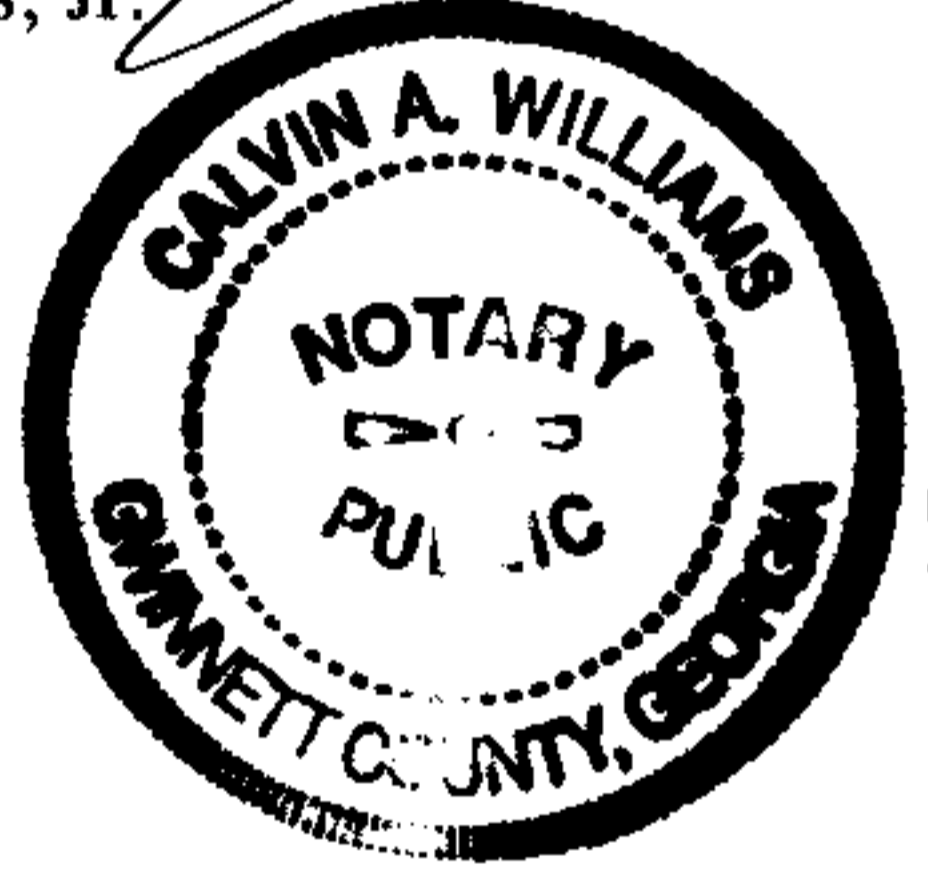
STATE OF GEORGIA)
) ss.
COUNTY OF GWINNETT)

I, Calvin A. Williams, Jr., a Notary Public in and for said County in the State aforesaid, DO HEREBY CERTIFY that Robert C. Kenknight personally known to me to be the Executive Vice President of **CRESCENT BANK AND TRUST COMPANY**, a Georgia banking corporation, and Patricia J. Anthony, personally known to me to be the Vice President of said Corporation, whose names are subscribed to the within instrument, appeared before me this day in person and severally acknowledged that as such Executive Vice President and Vice President, they signed and delivered the said Instrument of writing as Executive Vice President and Vice President of said Corporation and caused the corporate seal of said Corporation to be thereunto affixed, as their free and voluntary act and as the free and voluntary act and deed of said Corporation, for the uses and purposes therein set forth.

GIVEN under my hand and Notarial Seal this 8 day of March, A.D. 1996



Notary Public: Calvin A. Williams, Jr.
Expiration Date: 8/16/97



C:\PREMIER\BLANKMTG.MRG 10/18/95

Inst # 1996-27027

08/20/1996-27027
10:25 AM CERTIFIED
GWINNETT COUNTY JUDGE OF PROBATE