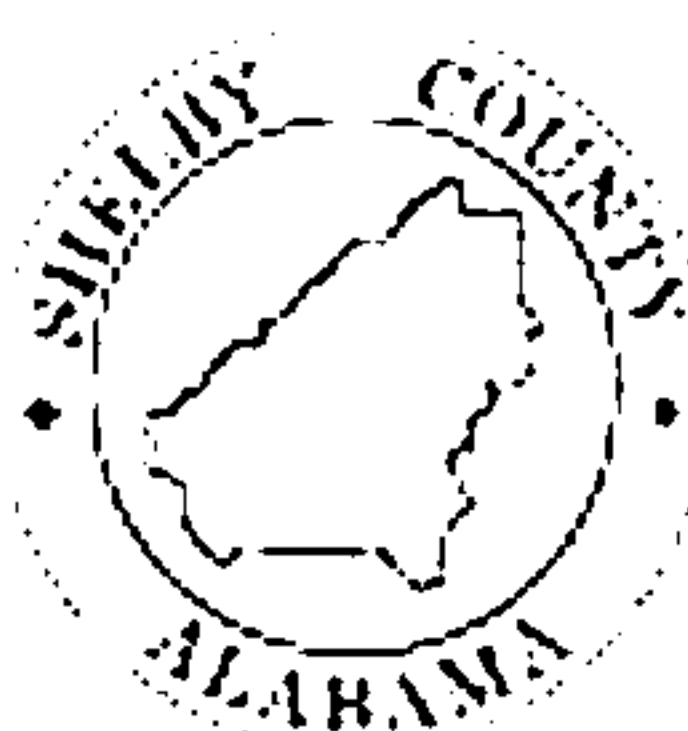


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PO BOX 8149
7701 AIRPORT CENTER DRIVE
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Prepared By: Alicia Stone, BRANCH BANKING & TRUST CO. PO BOX 8149, 7701 AIRPORT CENTER DRIVE, GREENSBORO, NC 27419 800-295-5744



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John F. Kennedy