

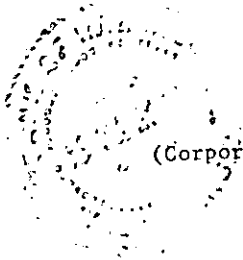
S. L. Verner, Jr.
S. L. Verner, Jr.

J. E. Bauknight, Jr.
J. E. Bauknight, Jr.

J. J. Norton, Jr.
J. J. Norton, Jr.

W. L. Norton
W. L. Norton

Caroline Verner
(Miss) Caroline Verner



(Corporate Seal)

Directors of
Bank of Walhalla

Merger Agreement Recorded April 2, 1968 At 4:34 P.M. # 25691