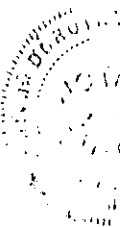


STATE OF TENNESSEE)
COUNTY OF HAMILTON)

PERSONALLY appeared before me the undersigned witness and made oath that (s)he saw the within named PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, by its duly authorized officer, sign, seal with its corporate seal and as the act and deed of said corporation deliver the within written instrument, and that (s)he with the other witness above subscribed witnessed the execution thereof.

SWORN TO before me this 3rd)

day of December, 1968.)



Dorothy Dean (LS)
Notary Public for Hamilton County,
Tennessee

My Commission Expires: . January 9, 1972

Elizabeth Zivan
(Signature of Witness)

(Continued on next page)