

STATE OF NORTH CAROLINA)
 COUNTY OF MECKLENBURG)

The undersigned Willard Gourley, Jr. and Mary Elizabeth Wright
 Executive
 do hereby certify that they are the duly elected and acting/Vice President and
~~Assistant~~ Secretary, respectively, of C. Douglas Wilson & Co. and are author-
 ized to execute this document; that each of the undersigned for himself does
 hereby further certify that he signed and was so authorized, has read the
 foregoing document, understands the meaning and purport of the statements
 therein contained and the same are true to the best of his information and
 belief.

Dated at Charlotte, North Carolina, this 30th day of June,
 1976.

Willard Gourley, Jr.
 Executive Vice President

Mary Elizabeth Wright
~~Assistant~~ Secretary

STATE OF NORTH CAROLINA)
 COUNTY OF MECKLENBURG)

The undersigned Thomas C. Woolwine and Mary Elizabeth Wright
 Executive
 do hereby certify that they are the duly elected and acting/Vice President and
~~Assistant~~ Secretary, respectively, of Blanchard & Calhoun Mortgage Co. and are
 authorized to execute this document; that each of the undersigned for himself
 does hereby further certify that he signed and was so authorized, has read the
 foregoing document, understands the meaning and purport of the statements
 therein contained and the same are true to the best of his information and
 belief.

Dated at Charlotte, North Carolina, this 30th day of June,
 1976.

Thomas C. Woolwine
 Executive Vice President

Mary Elizabeth Wright
~~Assistant~~ Secretary

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