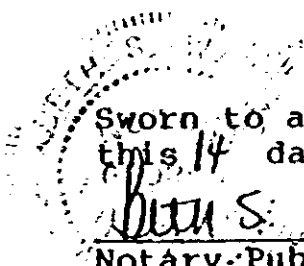


STATE OF GA)
 COUNTY OF DeKalb)

PERSONALLY appeared before the undersigned witness, who, being duly sworn, says that he saw the within named Roy LeCraw sign, seal and deliver the foregoing, and that he with the other witness whose signature appears above witnessed the execution thereof.

Kimberly W. Dander



Sworn to and subscribed before me this 14 day of December, 1983.

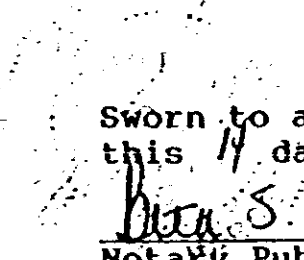
Beth S. Waddell
 Notary Public

My Commission Expires: Notary Public, Georgia State at Large
 My Commission Expires Nov. 23, 1985

STATE OF GA)
 COUNTY OF DeKalb)

PERSONALLY appeared before the undersigned witness, who, being duly sworn, says that he saw the within named Joseph H. DeLany, Jr. sign, seal and deliver the foregoing, and that he with the other witness whose signature appears above witnessed the execution thereof.

Kimberly W. Dander



Sworn to and subscribed before me this 14 day of December, 1983.

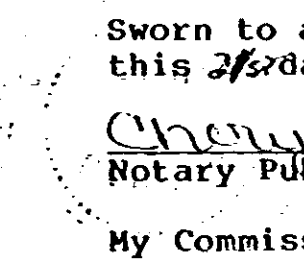
Beth S. Waddell
 Notary Public

My Commission Expires: Notary Public, Georgia State at Large
 My Commission Expires Nov. 23, 1985

STATE OF)
 COUNTY OF)

PERSONALLY appeared before the undersigned witness, who, being duly sworn, says that he saw the within named Barbara A. Seybel, the Vice-President of Carteret Savings and Loan Association sign, seal and deliver the foregoing, and that he with the other witness whose signature appears above witnessed the execution thereof.

Roseline A. Johnston



Sworn to and subscribed before me this 27 day of December, 1983.

Cheryl A. Arnold
 Notary Public

My Commission Expires: Notary Public, State of Florida
 My Commission Expires June 15, 1987

20721

RECORDED JAN 3 1984 at 11:37 A.M.

4328-11-21