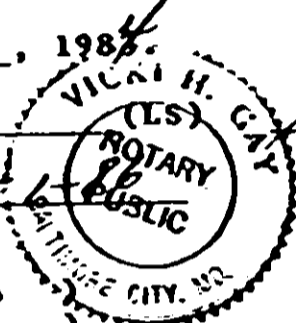


STATE OF Maryland
CITY OF Baltimore

PROBATE

PERSONALLY APPEARED BEFORE ME J. LEONARD ROYMAN
who, being duly sworn, deposes and says that s/he saw JIF PARTNER-
SHIP, by Stephen M. Cooper its general partner, sign and
deliver the within agreement for the uses and purposes therein
mentioned and that s/he with Mary M. Conover
witnessed the execution thereof.

SWORN TO BEFORE ME THIS
25th day of January, 1984.
Nick D. Day
Notary Public for
Commission Expires: 7/1/84



J. Leonard Royman

STATE OF MARYLAND
COUNTY OF ANNE ARUNDEL

PROBATE

PERSONALLY APPEARED BEFORE ME JUDITH ROLLE
who, being duly sworn, deposes and says that s/he saw OLD COURT
SAVINGS AND LOAN, INC., by DENNIS GUIDICE its Ex VP
sign and deliver the within agreement for the uses and purposes
therein mentioned and that s/he with SHIRLEEN HOWARD
witnessed the execution thereof.

SWORN TO BEFORE ME THIS
22nd day of December, 1983.
Katherine H. Hines (LS)
Notary Public for
Commission Expires: _____

Judith Rolle

RECORDS

RECORDS