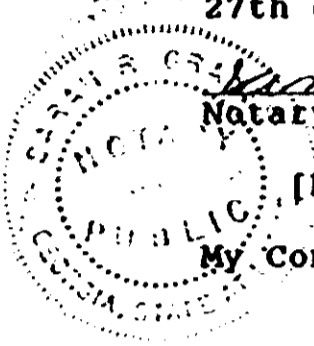


STATE OF GEORGIA
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PERSONALLY appeared before me Joel E. Gottlieb and made oath that (s)he saw the within named George A. Easter, Vice President of CFS Financial Corp., a Utah corporation, sign, seal and as the act and deed of CFS Financial Corp., deliver said Special Warranty Deed, and that (s)he with Sarah R. Graves, witnessed the execution thereof.

Sworn to before me this
27th day of December, 1984.



Sarah R. Graves
Notary Public

[NOTARY SEAL]

My Commission expires:

Notary Public, Georgia, State at Large
My Commission Expires Oct. 9, 1987

Joel E. Gottlieb

(CONTINUED ON NEXT PAGE)