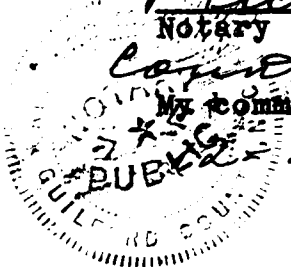


STATE OF NORTH CAROLINA,)
COUNTY OF GUILFORD.)

PERSONALLY appeared before me Julia H. Andrews
and made oath that she saw O. F. Stafford, as
President, and Z. Z. McAllister, as Sec-
retary, of Pilot Life Insurance Company, a corporation,
sign, seal with its corporate seal and as the act and deed of
said corporation deliver the within written instrument, and that
she, with Addie Leonard Hedgescock, witnessed the execution
thereof.

SWORN TO before me this)
6 day of Feb, 1950.)

Richard M. Cannon (LS)
Notary Public for Guilford
County, N.C.
My commission expires:)
5-90)


Julia H. Andrews