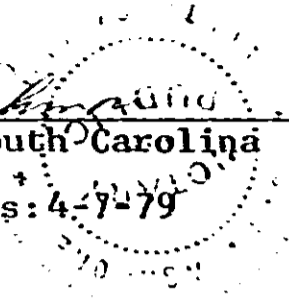


1532 532

WITNESS my hand and seal, at office, in the
State and County aforesaid, this 20th day of January,
19 75.

S. Maria [Signature]
Notary Public for South Carolina
My Commission expires: 4-7-79



STATE OF FLORIDA
COUNTY OF DUVAL

I, Alan S. Hays, a Notary Public in and
for said County and said State, do hereby certify that WILLIAM E.
DURHAM, JR., as Executive Vice President and Trustee
of GULF MORTGAGE AND REALTY INVESTMENTS, a Massachusetts business
trust, created pursuant to an Agreement and Declaration of Trust
dated March 20, 1970, executed the foregoing Note and Mortgage
Modification Agreement, and is known to me, and he acknowledged before
me, on this day, that being informed of the contents of the instrument,
he, as such Executive Vice President and Trustee, and with full
authority, executed the same voluntarily for and as the act of
himself and all other Trustees of the said Trust and all successor
Trustees.

WITNESS my hand and seal of office in Jacksonville, State
and County aforesaid, this 28 day of January, 19 75.

Alan S. Hays
Notary Public, State of Florida
at Large

My Commission expires: October 14, 1978



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