

IN WITNESS WHEREOF, the undersigned has hereunto set
its hand and affixed its seal this 13th day of January
1977.

SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF

Harvey J. Forman
Harvey J. Forman

THE PHILADELPHIA NATIONAL BANK

BY: *W. B. Chubb, 3rd V.P.*

ATTEST: *Wm. B. [unclear]*
COMMERCIAL OFFICER



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