TENNESSEE

STATE OF TENNESSEE)
) ss.:
COUNTY OF HAMILTON)

Before me Pamela L. Harter, of the state and county aforesaid, personally appeared Frederick O. ~~and~~ Newman and Peter T. Cooper, with whom I am personally acquainted, and who, upon oath, acknowledged themselves to be Vice Pres. and Trust Officer, respectively, of American National Bank & Trust Company of Chattanooga, the within named bargainor, a national banking association, and that they as such Vice Pres. and Trust Officer, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the association by themselves as Vice Pres. and Trust Officer.

WITNESS my hand and seal, at office in Chattanooga, Tenn. this 23 day of September, 1977.

/s/ Pamela L. Harter
Notary Public

My commission expires: 10/8/79

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