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MISSISSIPPI

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

Personally appeared before me, a notary public, Frederick O. Newman  
and Peter T. Cooper, Vice Pre. and Trust Officer,  
respectively, of the American National Bank & Trust Company  
of Chattanooga, a national banking association, who  
acknowledged that they, being duly authorized, signed and  
delivered the foregoing instrument as Vice Pres. and  
Trust Officer of said association on the day and year  
therein mentioned.

Given under my hand this 23 day of September, 1977.

/s/ Pamela L. Harter  
Notary Public

My commission expires: 10/8/79

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570  
5750

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