

STATE OF TENNESSEE)
COUNTY OF HAMILTON)

Personally appeared before me Oretha Conner,
who, being duly sworn, says that (s)he saw the corporate seal of
American National Bank and Trust Company of Chattanooga, a
national banking association, affixed to the foregoing instrument
and that (s)he also saw Mr. J. Martin, Vice President,
and Peter J. Cooper, Trust Officer, of said banking
association file and attest the same and that (s)he with
Virginia Overcast, witnessed the execution and
delivery thereof as the act and deed of said banking association.

Oretha Conner

Sworn to before me this
29th day of October, 1981.

Orlando L. Hume
Notary Public for Tennessee

My commission expires: 4-6-83

RECORDED NOV 5 1981 at 10:48 A.M.

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