

This 19th day of October, 1981, personally came before me
Jeanette C. Yirinec, who being by me duly sworn
says that she knows the Common Seal of SUFFOLK COUNTY FEDERAL SAVINGS & LOAN ASSOC.
and is acquainted with James S. Sanford
who is the Vice President of said
Corporation, and that he, the said Vice President sign the
foregoing instrument, and saw the said Common Seal of said Corporation
affixed to said instrument by said Vice President, and that she,
the said Jeanette C. Yirinec signed his name in attestation of the execution
of said instrument in the presence of said Vice President of
said Corporation, and that the said instrument is the act and deed of said
Corporation.

Witness my hand and notarial seal, this the 19th day of
October, 1981.

SWORN TO before me this
day of August, 1981.

Ethel M. Poelker (LS)
Notary Public for
My Commission Expires: 3-30-82

Karen E. Malin
Witness
ETHEL M. POELKER
Notary Public for State of New York
Residing in Suffolk County
Suffolk Co. Certificate No. 52-3120925
Commission Expires March 30, 1982

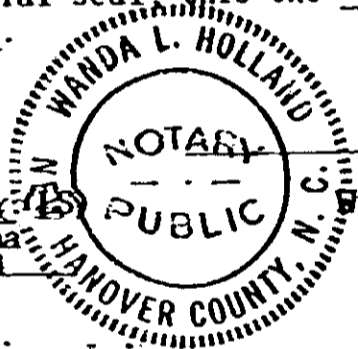
STATE OF NORTH CAROLINA
COUNTY OF New Hanover

I, Wanda L. Holland (Pardue), a Notary Public in and for said
County and State, do hereby certify that Roy V. Joyner
and wife Doris R. Joyner, seller, personally appeared
before me this day and acknowledged the due execution of the foregoing
instrument.

Witness my hand and notarial seal, this the 24th day of
September, 1981.

SWORN to before me this 24th
day of September 1981.

Wanda L. Holland (Pardue) (LS)
Notary Public for North Carolina
My Commission Expires: 9/9/84



STATE OF New Jersey
COUNTY OF Middlesex

I, Julia Rickvalsky, a Notary Public in and for
said County and State, do hereby certify that Istvan Magyar
and wife Anna Magyar, purchaser, personally
appeared before me this day and acknowledged the due execution of the
foregoing instrument.

Witness my hand and notarial seal, this the 27 day of
August, 1981.

SWORN to before me this 27
day of August, 1981.

Julia E. Rickvalsky (LS)
Notary Public for
My Commission Expires:

[Signature]
Witness

JULIA E. RICKVALSKY
A Notary Public of New Jersey
My Commission expires May 11, 1983

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