

ACKNOWLEDGEMENT

STATE OF Pa. C.  
COUNTY OF Wrenville

PERSONALLY APPEARED before me the undersigned witness and made oath that (s)he saw U.S. SHELTER, by its duly authorized officers, and as the act and deed of U.S. SHELTER, sign, seal and deliver the within written instrument and that said witness together with the other witness is also subscribed witnessed the execution of the within instrument by said officers of U.S. SHELTER.

Edmund W. Louren

SWORN TO before me this  
24 day of September, 1982.

Barbara C. Galloway  
Notary Public for

My Commission Expires: 12-9-91

STATE OF NEW YORK  
COUNTY OF NEW YORK

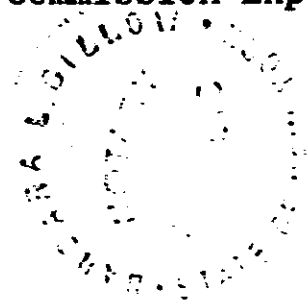
PERSONALLY APPEARED before me the undersigned witness and made oath that (s)he saw THE SEAMEN'S BANK FOR SAVINGS, by its duly authorized officers, and as the act and deed of THE SEAMEN'S BANK FOR SAVINGS, sign, seal and deliver the within written instrument and that said witness together with the other witness is also subscribed witnessed the execution of the within instrument by said officers THE SEAMEN'S BANK FOR SAVINGS.

Charles J. Bellotti

SWORN TO before me this  
24th day of September, 1982.

Barbara L. Galloway  
Notary Public for

My Commission Expires:



BARBARA L. GALLOWAY  
Notary Public, State of New York  
No. 30-4649068  
Qualified in Nassau County  
Certificate Filed in New York County  
Commission Expires March 30, 1983

