

I HEREBY CERTIFY, that on this day, before me, personally appeared

John W. Arcoin well known to me to be the

Vice President of Waltham Federal Savings and Loan Association.

a corporation, and that he severally acknowledged executing the same in the presence of two subscribing witnesses freely and voluntarily under authority duly vested in him by said corporation and that the seal affixed thereto is the true corporate seal of said corporation.

Witness my hand and official seal in the County and State last aforesaid

this the 18th day of April, 1974.



Thomas J. Czernuski
Notary Public

My commission expires: 10-15-77

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