

*George A. Bowen, Esq.*

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COMMONWEALTH OF MASSACHUSETTS

SUFFOLK, SS

February 11, 1980

Personally appeared before me FRANK A. PAPAIE, JR., who, being duly sworn, says that he saw the corporate seal of JSA FINANCIAL CORPORATION affixed to the foregoing instrument and that he also saw DAVID E. TORSEY, its President, sign and attest to the same and that he saw MICHAEL J. RUBENCO and FRANK A. MORGE witness the execution and delivery thereof as the act and deed of said JSA FINANCIAL CORPORATION.

*Frank A. Papaie, Jr.*  
FRANK A. PAPAIE, JR.

Sworn to before me  
this 11th day of February, 1980

*Marcia J. Payne*  
NOTARY PUBLIC FOR MASSACHUSETTS

My commission expires: 3/28/1982

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