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GEORGIA

STATE OF TENNESSEE ss.: COUNTY OF HAMILTON

Signed, sealed and delivered by American National Bank & Trust Company of Chattanooga

in the presence of:

/s/ Lowry F. Kline (Witness) AMERICAN NATIONAL BANK & TRUST COMPANY OF CHATTANOOGA

By: /s/ Frederick O. Newman Vice President

Attest: /s/ Peter T. Cooper Trust Officer

(SEAL)

/s/ Pamela L. Harter Notary Public

My commission expires: 10/8/79