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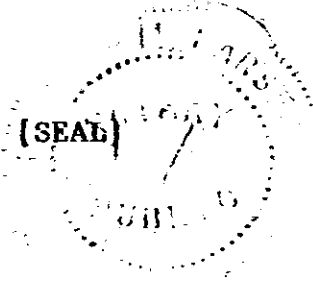
CARTERET SAVINGS AND LOAN ASSOCIATION, F.A.

By: *[Handwritten signature]*
_____ Its Vice President

STATE OF FLORIDA
COUNTY OF PALM BEACH

Before me personally appeared Dennis R. Wilson, who made oath that he saw Paul Leathe, Vice President of CARTERET SAVINGS AND LOAN ASSOCIATION, F.A., sign, seal and deliver the within written Instrument as the act and deed of said corporation; and that he with Michael E. Botos witnessed the execution thereof.

Sworn before me this 22nd day of May, 1984.



Kathryn M. Larsen

Notary Public, State of Florida
My Commission expires: 11/21/87

4328-W-21