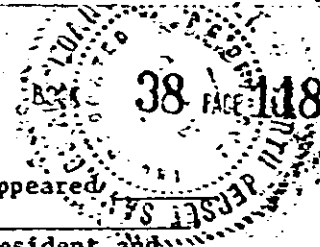


STATE OF NEW JERSEY )  
 )SS  
COUNTY PASSAIC )



Before me, a Notary Public in and for said County, personally appeared  
CHARLES V. KASEMAN and WILLIAM J. CAREW  
known to me to be the persons who as \_\_\_\_\_ President and  
Secretary, respectively, of NORTH JERSEY SAVINGS & LOAN  
ASSOCIATION, the corporation which executed the foregoing  
instrument, signed the same, and acknowledged to me that they did so sign  
said instrument in the name and upon behalf of said corporation as such  
officer, respectively; that the same is their free act and deed as such  
officers respectively; and the free and corporate act and deed of said cor-  
poration; that they were duly authorized thereunto by its Board of Directors;  
and that the seal affixed to said instrument is the corporate seal of said  
corporation.

In Testimony Whereof, I have hereunto subscribed my name, and affixed my  
official seal at Passaic, New Jersey 07055, this 12th day of  
April, 1976.



*Josephine K. Vigneri*  
Josephine K. Vigneri  
Notary Public of New Jersey  
My Commission expires August 11, 1980

STATE OF NEW JERSEY )  
COUNTY OF BERGEN )SS

I, CARL R. HARTMANN, Clerk of the County of Bergen (and also Clerk of the County Court of Bergen County, the same being a Court of Record of the aforesaid County, having by law a seal)

DO HEREBY CERTIFY, That \_\_\_\_\_ JOSEPHINE K. VIGNERI Esquire, whose name is subscribed to the attached certificate of acknowledgment, proof or affidavit, was at the time of taking said acknowledgment, proof or affidavit, a NOTARY PUBLIC, duly commissioned and sworn and residing in said State, and was, as such NOTARY PUBLIC, an officer of said State duly authorized by the laws thereof to take and certify the same, as well as to take and certify the proof and acknowledgment of deeds for the conveyance of land, tenements or hereditaments, and other instruments in writing to be recorded in said State, and that the said acknowledgment is duly executed and taken according to the laws of said State, and that full faith and credit are and ought to be given to his official acts, and I further certify that I am well acquainted with his handwriting and verily believe the signature to the attached certificate is his genuine signature.

And I do further certify that the impression of the seal of such NOTARY PUBLIC is not required by the laws of this State to be filed in my office.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal this  
12th of April A. D. 1976

By: *Carl R. Hartmann* Clerk  
*William M. Einreinhofer* Deputy  
William M. Einreinhofer



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