

STATE OF ALABAMA)
COUNTY OF MOBILE)

Personally appeared before me J. WILLIAMS,
who, being duly sworn, says that SHE saw the corporate seal of the LOYAL
AMERICAN LIFE INSURANCE COMPANY affixed to the foregoing instrument and
that SHE also saw MATTHEW S. METCALFE, JR. the
PRESIDENT of said corporation; sign and attest the
same, and that SHE with J. C. STROM
witnessed the act and deed of the said corporation.

(J. Williams)

Sworn to before me this 26th
day of JUNE, A.D., 1969.

Loren O. Binet
NOTARY PUBLIC, MOBILE COUNTY,
ALABAMA

My Commission Expires: 4-17-71

Recorded July 1, 1969 At 10:36 A.M. # 70