This agreement shall be binding upon and inure to the benefit of the respective parties hereto, their heirs, executors, administrators, successors and assigns.

In Witness Whereof, party of first part has caused these presents to be signed by its Vice President, attested by its Assistant Secretary and its corporate seal to be hereto affixed; and party of second part, this 28th day of October, 1965, have hereunto set their hands and seals.

The Mutual Benefit Life Insurance Company

By ROBERT E. SMITH Vice President

Attest: ALFRED F. RICKER Ass't Secretary

WITNESS Leslie H. Eames

Valerie R. Hocker

Witness: HENRY M. ELSON

Eugene Sagan (L.S.)
Eugene Sagan

Arlene Sagan (L.S.)
Arlene Sagan

STATE OF NEW JERSEY
COUNTY OF ESSEX } SS.

Before me a Notary Public in and for said County and State, personally appeared LESLIE H. EAMES, who, being duly sworn, says that he saw the corporate seal of The Mutual Benefit Life Insurance Company affixed to the foregoing instrument and that he also saw ROBERT E. SMITH, Vice President, and ALFRED F. RICKER Ass't Secretary of said The Mutual Benefit Life Insurance Company, sign and attest the same, and that he with VALERIE R. HOCKER, witnessed the execution and delivery thereof as the act and deed of the said corporation.

Sworn and subscribed before me this 8th day of November, 1965

R. JOHN WALKER
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires April 14, 1970

STATE OF California
COUNTY OF Alameda } SS.

Personally appeared before me MILTON NASON, who, being duly sworn, says that he saw Eugene Sagan sign, seal, and as his act and deed deliver the foregoing instrument, and that he, with witnessed the execution thereof.

Sworn to before me this 28 day of October, 1965

Paul Robbins

Paul Robbins