

SOUTH CAROLINA

STATE OF TENNESSEE     )  
                                  )     PROBATE  
COUNTY OF HAMILTON    )

Personally appeared before me Lowry F. Kline who, being duly sworn, says that (s)he saw the corporate seal of American National Bank and Trust Company of Chattanooga, a national banking association, affixed to the foregoing instrument and that (s)he also saw Gerald L. Gaffner Vice President, and Peter T. Cooper Trust Officer, of said banking association file and attest the same and that (s)he with G. Richard Hostetter witnessed the execution and delivery thereof as the act and deed of said banking association.

/s/ Lowry F. Kline  
(signature of subscribing witness)

SWORN to before me this  
23 day of February, 1978.

/s/ Ruth G. Shasteen (SEAL)  
Notary Public for Hamilton County, Tennessee  
My commission expires: 10/8/79

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