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Personally appeared before me Ursula Ciotti

who being duly sworn says that s/he saw Edward J. Kearns

as Asst. Vice President and Catherine Blanco

as Asst. Secretary of said Eastern Savings Bank, A New York

banking corporation, execute the within document on behalf of said

corporation and that s/he with Dolores Latimer and Ana E. Madden

witnessed the execution thereof.

SWORN before me this 9

day of May, 1981.

URSULA CIOTTI New York

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ORDINARY PUBLIC Street of New York

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ORDINARY PUBLIC Street of New Y

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31584

STATE OF NEW YORK

COUNTY OF WESTCHESTER