

IN WITNESS WHEREOF, the parties hereto have executed this Agreement and have affixed their seals the day and year first above written.

WITNESS:

Barbara C. Alvord

Vonnie B. Bee

Marilyn Zolea

Mary L. Carter

U.S. SHELTER:

By: NSTB

THE SEAMEN'S BANK FOR SAVINGS

By: Nancy S. Brigham  
Nancy S. Brigham  
Vice President



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