



STATE OF MISSOURI }
COURTY OF ST. LOUIS } SS.

Thomas R. Slaughter and Everett B. Best, Vice President and Secretary
of DOMESTIC LOANS OF GAFFNEY, INC.
being duly sworn, depose and say that they are the persons who executed the
foregoing instrument; that they have read the same and understand the meaning
and purport of the statements therein contained; that said statements are true;
and that at the time of the execution of said instrument they were duly authorized
to execute same.


Thomas R. Slaughter, Vice President


Everett B. Best, Secretary

Subscribed and sworn to before me this 31st day of October, 1977.


Earline Callaway, Notary Public
EARLINE CALLAWAY, Notary Public
My Commission Expires 6/12/81

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