

IN WITNESS WHEREOF, the parties hereto have set their hands and seals on the date first hereinabove written.

LAKESHORE SERVICE CORPORATION  
Owners

Seal

WITNESS

Rancine M. Crisler

By Mac V. Patterson  
Mac V. Patterson, President

Carilyn B. Bennett

ATTEST: James M. Shoemaker, Jr.  
James M. Shoemaker, Jr., Secretary

SECRETARY OF HOUSING AND URBAN DEVELOPMENT  
acting by and through the FEDERAL HOUSING  
COMMISSIONER

Edw. W. Kirkwood  
Mona L. Meadows

By Robert J. Brown  
Authorized Agent

(Add proper acknowledgments)