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IN WITNESS WHEREOF, the Bank has caused its corporate seal to be hereunto affixed and these presents to be subscribed by its duly authorized officer, and the Obligors have hereunto set their hands and seals on the date and year above written.

	_		
In	the	presence	of:

Wanda M. Wagner

Martha Jane Williams

As to the Obligors

the Estate of Henry S. Garrison

Mabel J. Benson
Mabel G. Benson

OBLIGORS

(CONTINUED ON NEXT PAGE)