

IN WITNESS WHEREOF, First Mortgagee and Second Mortgagee,
acting by and through their respective, duly authorized officers,
have caused this Agreement to be signed, sealed, and delivered as of
the day, month, and year first above written.

As to First Mortgagee:
Signed, sealed, and delivered
in the presence of:

Elizabeth N. Simkins
Elizabeth N. Simkins
Unofficial Witness

Emily P. Bridge
Notary Public

[NOTARIAL SEAL]

My commission expires:
8-15-82

FIRST FEDERAL SAVINGS AND
LOAN ASSOCIATION

Thomas M. Creech
By: Thomas M. Creech
Title: Executive Vice President

Attest: Georgia G. Smith
Title:
[CORPORATE SEAL]

As to Second Mortgagee:
Signed, sealed, and delivered
in the presence of:

David P. Waller
Unofficial Witness

Kristin M. Hoffman
Notary Public

[NOTARIAL SEAL]

My commission expires:
Notary Public, Georgia, State at Large
My Commission Expires Sept. 20, 1982

THE FIRST NATIONAL BANK OF CHICAGO

By: Richard Wells
Title: VICE PRESIDENT

Attest: _____
Title:

[BANK SEAL]

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