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STATE OF NEW JERSEY)
)SS
COUNTY OF PASSAIC)

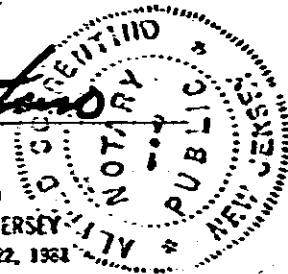
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Personally appeared before me, Charles V. Kaseman who, being duly sworn, says that he saw Josephine K. Vigneri, Assistant Secretary of said North Jersey Savings and Loan Association sign and that she with Mary Rafferty and Anna Eng witnessed the execution and delivery thereof as the act and deed of the said North Jersey Savings and Loan Association.

Sworn to before me this 2nd day of June, 1977.

Alfred Sorrentino
Notary Public



ALFRED SORRENTINO
NOTARY PUBLIC OF NEW JERSEY
My Commission Expires August 22, 1981

Loan No. 3025637
South Carolina

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