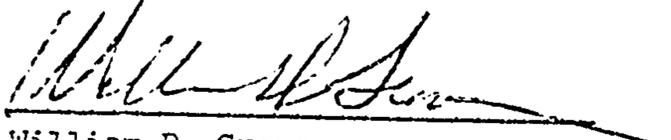


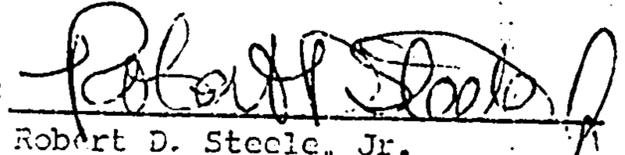
hereby appointed are hereby vested with and do succeed to the rights, title, interest and duties originally conferred upon said Frank Spinetta and Carol J. Tomasi with the same effect as if Arthur M. Ahalt and Dianne S. Osborn had been named originally as Acting Trustees.

IN TESTIMONY WHEREOF, the said VNB Mortgage Corporation hath on the 9th day of February, 1979, caused these presents to be signed by Robert D. Steele, Jr., ^{Assistant Vice} its / President, attested by William D. Grove, ^{Assistant} its/ secretary, and its corporate seal to be hereunto affixed; and doth hereby appoint Arthur M. Ahalt and Dianne S. Osborn its true and lawful attorney in fact to acknowledge and deliver these presents as its act and deed.

Attest:


William D. Grove
Assistant Secretary

VNB MORTGAGE CORPORATION

By: 
Robert D. Steele, Jr.
Assistant Vice President

STATE OF VIRGINIA)
CITY)
COUNTY OF RICHMOND)

) SS:
)

Assistant Vice

I HEREBY CERTIFY that on this 9th day of February, 1979, before me, the undersigned officer, personally appeared Robert D. Steele, Jr., who acknowledged himself to be the President of VNB Mortgage Corporation, and that he, as such officer, being authorized to so do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as ^{Assistant Vice} President.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


Notary Public

My Commission Expires: March 2nd, 1980

LAW OFFICES
GOLDSTEIN, AHALT,
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