

be affixed and does hereby appoint: Steven J. Koontz, its true and lawful attorney in fact to acknowledge and deliver these presents as its act and deed.

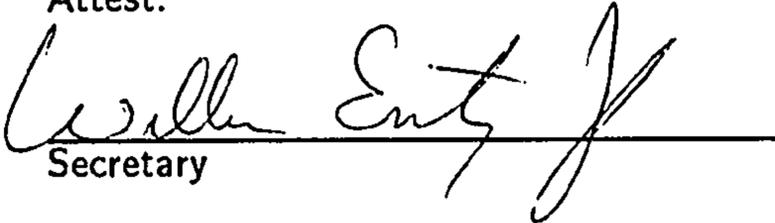
Ryan Financial Services, Inc.



By: Steven J. Koontz
Its: Vice President

(Corporate Seal)

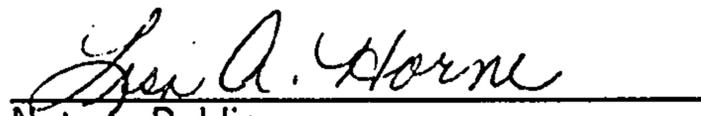
Attest:


Secretary

STATE OF PENNSYLVANIA :
COUNTY OF ALLEGHENY : ss:

Before me, a Notary Public in and for the State and County aforesaid, do hereby certify that _____, who is personally known to me or satisfactorily proven to be the person named as the attorney in fact in the foregoing and annexed Deed of Appointment Substituted Trustees, bearing date on the 22 day of June, 1988, personally appeared before me in said State and County and as attorney in fact as aforesaid, and by virtue of the power vested in him by said Deed, acknowledged the same to be the act and deed of Ryan Financial Services, Inc., grantor herein.

Witness my hand and seal, this 22 day of June, 1988.


Notary Public
My Commission Expires: _____

LISA A. HORNE, NOTARY PUBLIC
ROBINSON TOWNSHIP, ALLEGHENY COUNTY
MY COMMISSION EXPIRES SEPT. 21, 1991
Member, Pennsylvania Association of Notaries