

CERTIFICATE

I, Henry V. Chase M.D., hereby certify that I am a medical doctor, practicing in the State of Maryland, and have so practiced for the last 10 years; that I, within ten days of the date of this Certificate, attended and examined Nina B. Bear, who is in my opinion incompetent by reason of her mental disability to manage her property and estate and that the cause of the incompetence is Cerebral arteriosclerosis and the extent of the said incompetence is Complete, and the probable duration of the said incompetence is Permanent.

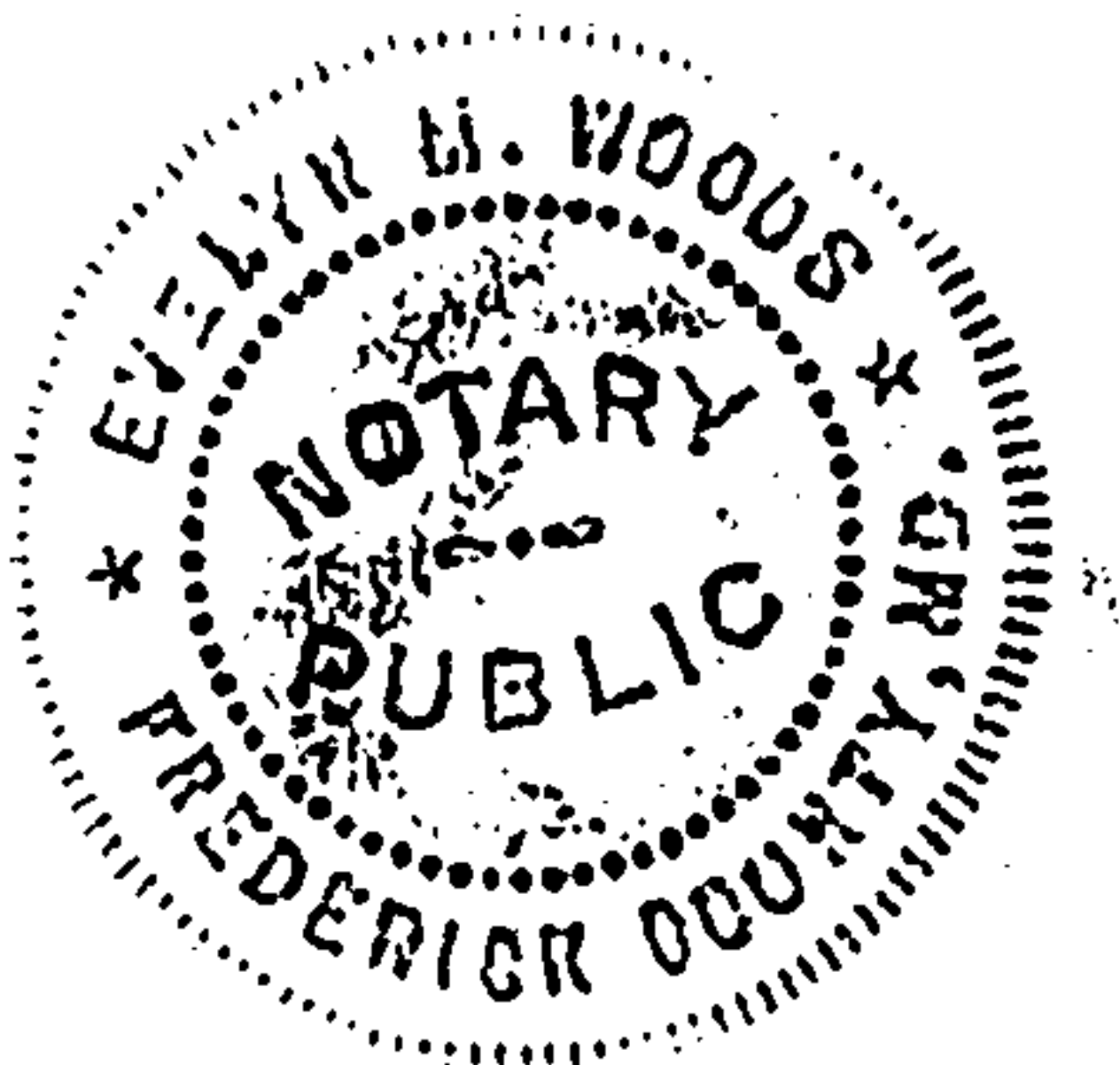
DATED this 4th day of November, 1964.

Henry V. Chase M.D.
Henry V. Chase, M.D.

STATE OF MARYLAND, FREDERICK COUNTY, to-wit:

I hereby certify that on this 4th day of November, 1964, before me, the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared Henry V. Chase, M.D. and did acknowledge the foregoing Certificate to be true and complete to the best of his knowledge, information and belief.

WITNESS my hand and Notarial Seal.



Evelyn M. Woods
Notary Public
Evelyn M. Woods

No. 20,806 Equity
Exhibit 1
Filed November 10, 1964