ACT OF DEDICATION OF SERVITUDES, RESTRICTIONS AND PRIVILEGES BY Lakratt Corp. STATE OF LOUISIANA PARISH OF ORLEANS BE IT KNOW that on this 17 day of July 1967.

BEFORE ME,	a Notary Public
duly commissioned and qualified in and for the	e above-named state and
parish,	

PERSONALLY CAME AND APPEARED,

LaKRATT CORP, (sometimes hereinafter called Developer), herein appearing through NORMAN P. ZUCKER, its EXECUTIVE VICE PRESIDENT, duly authorized hereunto under and by virtue of a resolution of the Board of Directors and said Developer hereto annexed and made a part hereof, and said appearer declared as follows:

WHEREAS, appearer is the owner of the following described real property to be known as Lake Forest Subdivision No 1:

A certain tract or parcel of land designated as Lake Forest Subdivision No. 1 on a plan of Lake Forest Subdivision No. 1 by the office of Gandolfo, Kuhn & Associates, dated March 10, 1967, and revised July 7, 1967, comprised of a portion of Lots 1 and 2, Section 21 of the LaKratt Tract (former New Orleans Lakeshore Land Company Subdivision), situated in the Third Municipal District of the City of New Orleans, bounded by St. Charles Canal, Morrison Road, Interstate Highway 10 and a line 120 feet east of the east line of Mayo Road,

all as will more fully appear by reference to the plat annexed hereto paraphed and marked Exhibit "A" for identification herewith and made a part hereof and whereas appearer desires to create thereon a residential community (which residential community will include a recreation park and a lake for the benefit of the members of Spring Lake Homeowners'

Association, Inc.) and to provide for the preservation of values and amenities in said community and for the maintenance of said recreation park and lake (which recreation park and lake are sometimes hereinafter referred to as common properties and facilities) and pursuant thereto, to subject the said real property above-described to the covenants, restrictions, servitudes, charge and liens hereinafter set forth, each and all of which is and are for the benefit of said property and each owner thereof, and

WHEREAS, Developer has deemed it desirable for the efficient preservation of the values and amenities in said community, to create an association to which should be delegated and assigned the power of maintaining and administering the common properties and facilities and administering and enforcing the covenants and restrictions and servitudes, and collecting and disbursing the assessments and fees hereinafter created, and

WHEREAS, there has been created a certain non-profit corporation under the name of SPRING LAKE HOMEOWNERS" ASSOCIATION, INC., before Oner F. D Kuebel, Jr., Notary Public, dated June 29th, 1967, and recorded in the Parish of Orleans in MOB 2120, folio 258, and in the office of the Secretary of State in Record of Non-Trading Corporation Book 37, for the purpose of exercising the functions aforesaid.

NOW, THEREFORE, in consideration of the benefits accruing to the Developer, said Spring Lake Homeowners' Association, Inc. (hereinafter referred to as "Association"), and the future owner or owners of the lots in the property hereinabove described Developer does

by these presents make, create and dedicate the servitudes, restrictions and privileges as hereinafter set forth, all of which shall to the extent permitted by law constitute covenants running with the land and affect the said property or properties in the hands of any future owners or holders. All the rights, privileges and obligations which affect the said property or properties shall be mutually bonding in every respect against all future owners or holders of said property.

PARAGRAPH 1

Section 1. There is shown on the annexed plat of survey (see Exhibit "A") certain portions of the property hereinabove described which are hereby designated as "Homeowners' Park" and "Spring Lake." Said "Homeowners' Park" and "Spring Lake" are the park and lake sometimes hereinafter referred to as the common properties and facilities and are for the benefit of the members of Spring Lake Homeowners' Association, Inc. and are to be controlled, administered and directed by said Spring Lake Homeowners' Association, Inc.

Section 2. There is also shown on said annexed plat of survey (see Exhibit "A") certain remaining portions of the property representing lots which it is completed will be sold to owners and occupants thereof which are sometimes hereinafter referred to collectively as "lots". Said lots are delineated on said annexed plat of survey (see Exhibit "A").

Section 3. Developer hereby creates and dedicates the servitudes, restrictions and privileges which are applicable respectively to the common properties and facilities and to the lots. In the absence of specific provisions to the contrary, the servitudes, privileges and

restriction applicable to the lots shall not be applicable to the common properties and facilities nor shall the servitudes, restrictions and privileges applicable to the common properties and facilities be applicable to the lots.

PARAGRAPH 2

Section 1. The lots shall be subject to and shall have the benefit of the following restrictions, servitudes and privileges as set forth in the Paragraph.

Section 2. Every person or entity who is a record title owner of any lot bonded on the body of water known as Spring Lake shall ipso facto be a member of the Association; all other recorded title holders of any lot in the property may, at their option, become a member of the corporation. Each member of the association shall be entitled to the privileges and subject to the obligations as are more fully set out in Articles IV, V, VI and VII of the Articles Incorporation of said Association, which are set out and made a part hereof as Paragraph 4 of this Act of Dedication.

Section 3. Each member of the Association shall be liable for monthly and special assessments as provided in the charter of the Association above referred to and upon failure to pay same for a period of sixty (60) days after they shall become due, the owner of the said lot (member of the Association) and his family and assignees may by the Board of Directors of the Association be excluded from all use of the common properties and further, the said owner shall be personally liable for such assessments. Further, such assessment shall further constitute a lien upon the lot belonging to the said member, which lien shall constitute

a mortgage effective as of the recordation there of in the Mortgage Office of the Parish of Orleans by affidavit signed by an authorized officer of the Association. Each such assessment shall also be the personal obligation of the person who was the owner of such property at the time when the assessment fell due, and shall remain his personal obligation for the statutory period and shall not pass to his successor entitled unless expressively assumed by them with a consent of the Association acting through its Board of Directors.

Section 4. Beginning as of January 2, 1968, the monthly assessment against each lot where the owner thereof is a member of the Association shall be \$5.00. From and after January 2, 1969, the monthly assessment may be increased or decreased only by a majority vote of members of the Association entitled to vote at that time, which such monthly assessment shall continue fixed for a period of one (1) year and may thereafter be reconsidered and changed by affirmative vote of the members entitled to vote at that time.

In addition thereto, by a two-thirds (2/3) vote of members of the Association entitled at that time to vote a special assessment for capital improvements may be levied against the lots owned by members of the association and in the event of such assessment, written notice shall be sent to all members of the Association.

Section 5. No lot in Lake Forest Subdivision #1 (exclusive of the lots designated as "Homeowners' Park" and "Spring Lake") shall be used except for (1) single-family dwelling and accessory buildings. No trailer, tent, shack, barn or other buildings of temporary character shall be placed, erected or permitted to remain on any lot. Garages, carports

and carports with laundry rooms may contain accommodations for servants.

Section 6. All buildings constructed or erected on any lot shall conform to the ordinances and statutes thereunto appertaining, except as herein more specifically limited.

Section 7. Nothing herein contained shall prohibit the use and occupancy of any said lots for private recreational uses, such as tennis courts and swimming pools operated exclusively for private use and not for commercial purposes.

Section 8. Nothing herein contained shall prohibit the use and occupancy of any dwelling for the conduct of the following professional companies; Physician, Surgeon, Dentist, Psychologist, Lawyer and Clergyman. Provided no person shall engage in such professional activity, other than those who reside in the said dwelling; and provided further, that in no case shall no more than fifteen (15%) percent of the floor area of any dwelling, exclusive of any accessory building and garage be used for any one or more of the said occupations; and provided further that no home occupation shall be permitted in any accessory building and garage; and provided further that no window or other display or sign may be used to advertise such occupancy other than a single sign not more than four (4) inches in width and eighteen (18) inches in length. The said sign must be attached to the main dwelling.

Section 9. Nothing herein contained shall prohibit the exploration for or the production and capture of oil, gas or other minerals by use of directional drilling methods only, and nothing herein contained shall prohibit or prevent the installation and maintenance of utilities.

Section 10. No sign of any kind shall be displayed to the public view on any lot except one (1) professional sign as hereinbefore provided, and one (1) sign of not more than six (6) square feet advertising sale or rent, or signs used by a builder to advertise the property during the construction or sale.

Section 11. No animals, live stock, or poultry of any kind shall be raised, bred or kept on any lot, except that dogs, cats or other household pets may be kept provided that they are not kept, bred or maintained for any commercial purpose.

Section 12. No lot shall be used or maintained as a dumping ground for rubbish. Trash, garbage or other wastes shall not be kept except in the sanitary container. All incinerators or other equipment for garbage or disposal of such material shall be kept in a clean and sanitary condition.

Section 13. No noxious, offensive activity shall be carried on any lot described herein, no shall anything be done thereon which may be or become any annoyance or nuisance to the neighborhood or adjoining property owner. Outside lighting or outside yard music or audio producing devices or any other mechanical devices, including but not limited to, air conditioning motors and air compressors, pool filtering systems, shall be subject to the approval of the Capitalized Agricultural Control Committee, and any standard adopted respecting any of these restrictions shall be final.

Section 14. No trucks, trailers, automobile bearing advertisements or other commercial vehicles shall be stored or parked on the streets except when making delivery. The parking of trailers, boats,

vehicles, except passenger automobiles in operating order, will not be allowed on the property unless inside enclosed garage or unless the same is not visible property or other roads or streets. Passenger vehicles and automobiles owned by a resident shall be stored or parked on the lot and not on the street.

Section 15. Cooling towers and condensers shall be erected in the rear yard and shall not project into the side yard areas.

Section 16. Fences shall not be erected or placed between the front building line and the front property line unless prior approval is obtained from the Architectural Control Committee. Hedges and shrubby may be placed or grown in this area but same shall not exceed two (2) feet in height, unless prior approval is obtained from the Architectural Control Committee. Side fences, when erected between the front building line and the rear property line, shall not exceed seven (7) feet in height and shall be of a neat and substantial construction. Hedges and shrubby may be grown along the side or rear property line but same shall not exceed seven (7) feet in height. Bamboo shall not be grown on any side or rear property line.

Section 17. No one-story single-family dwelling shall be erected, placed or permitted on any lot, other than a one-story single-family dwelling having a minimum ground floor area seventeen hundred (1,700) square feet. For the purpose of this provision, the phrase "floor area" is defined to exclude any attached carport or an attached garage and shall also exclude patios or porches.

Section 18. No two-story single-family dwelling shall be erected, placed or permitted on any lot other than a two-story single

family dwelling having a minimum ground floor area of twelve hundred (1,200) square feet and a minimum total floor area of two thousand (2,000) square feet. For the purpose of this provision the phrase "floor area" is defined to exclude an attached car port or an attached garage and shall also exclude patios or porches. No building shall exceed thirty-five (35) feet in height. These restrictions will not preclude a split-level house being built on any one lot.

Section 19. No building shall be erected, placed or altered on any lot until the construction plans and specifications and a plan showing the location of the structure have been approved by the Architectural Control Committee as to quality or workmanship and materials, harmony or external design with existing structures, and as to location with respect to topography and finished grade elevation. No fence or landing dock shall be erected, placed or altered on any lot unless similarly approved. Approval shall be proved herein.

There is hereby created the "Architectural Control Committee," which committee shall be composed of three natural persons of the full age of majority. The first members of said committee are the following: (1) Norman P. Zucker, 838 Canal Street, New Orleans, Louisiana; (2) Sanford M. Gaynor, 838 Canal Street, New Orleans, Louisiana; (3) Burton Brown, 838 Canal Street, New Orleans, Louisiana. A majority of the committee may designate a representative to act for it. In the event of death or resignation of any member of the committee, the remaining members shall have full authority to designate a successor. Neither the members of the Committee, nor its designated representatives, shall be entitled to any compensation for services performed pursuant to

this covenant. At any time, the then recorded owners of a majority of the lots, shall have the power through a written instrument, duly recorded in the Conveyance Office, or Orleans Parish, to change the membership of the Committee or to withdraw from the Committee or restore to it any of its powers and duties.

The Committee's approval or disapproval as required in the covenant shall be in writing. In the event the Committee, or its designated representative, fails to approve or disapprove within thirty (30) days after plans and specifications have been submitted to it, or in any event, of no suit to enjoin the construction has been commenced prior to the completion thereof, approval of the Committee will not be required.

Section 20. Enforcement of these restrictive covenants shall be by proceedings at a law or inequity against any person or persons violating or attempting to violate any covenant, either to retain any violation or to recover any damages, and maybe instituted by anyone interest or his, her or their designated representative and particularly by any person or person owning any property that is subject to these covenants. It is hereby expressively provided that these restrictive covenants may be enforced as hereinabove provided by any person, firm or corporation who now or in the future owns all or any part of that portion of land situated in Lake Forest subdivision No. 1 of the LaKratt tract in the Third Municipal District of the City of New Orleans.

Section 21. Any notice required to be sent to any owner under the provisions of this Agreement shall be deemed to have been properly sent when mailed, postpaid, to that last known address of the

person who appears as owner in the records of the Orleans Parish Assessor's Office of Louisiana.

Section 22. Deeds of Conveyance of all or any of said lots shall incorporate by reference all of the provisions contained in this document. However, whether or not restricted in the capitalized Deeds of Conveyance, these restrictions shall be binding on every owner of every lot in this subdivision.

Section 23. Invalidation of any one of these covenants by judgment or court order shall in no wise affect any of the other provisions which shall remain in full force in effect.

Section 24. In the event and instance of default of maintenance of the lake and recreation park, the City, is called upon to provide such maintenance shall have the right to lien the abutting property or properties for the total cost of said maintenance, unless such maintenance cost are reimbursed to the City by the abutting property owners.

Section 25. The only boats permitted to use "Spring Lake" shall be sailboats, rowboats, canoes and paddle boats; further, only electric motors shall be used for propulsion of the boats listed above.

Section 26. No building shall be located on any lot nearer than twenty (20) feet from the front lot line, or nearer than ten (10) feet to any side street line, or nearer than five (5) feet to the rear lot line, or nearer than five (5) feet to any interior side lot line; except that detached accessory buildings, including detached garage and detached carports, may be located three (3) feet or more from any interior side lot line.

For the purpose of this covenant eaves, steps and open porches shall not be considered as a part of a building.

- Section 27. In addition to the covenants and restrictions contained in Sections 1 through 28, Square D, Lots 1-52 inclusive shall have the following covenants and restrictions applied hereto:
- (a No one-story singe-family dwelling shall have a minimum ground floor area less than two thousand (2000) square feet. The definitions of floor area is as described in Section 17.
- (b) No two-story single-family dwelling shall have a minimum ground floor area of fifteen hundred (1,500) square feet and a minimum living area of twenty-five hundred (2,500) square feet. The definition of floor area is as described in Section 18.
- (c) No line or hanging devices are allowed for the drying of clothes or other purposes unless within an enclosure not visible to other property or from any street.
 - (d) No fence, wall, hedge or shrubbery, building or accessory, building (except decks) may be constructed on or within the maintenance servitude area, which maintenance servitude area is shown on the said annexed plat of survey (see Exhibit "A") Fences or wall constructed within the area of the front and remaining side lines shall be in compliance with Section 16 contained herein. Lots 13, 27, 37 and 52 in Square D, shall be exempt from the rear lot fencing requirement.

PARAGRAPH 3

Section 1. The use and rights with regard to the common properties and facilities shall be governed by the following and by the Articles of Incorporation to Spring Lake Homeowners' Association, Inc., and by the by-laws and regulations promulgated by the Association.

Section 2. The Developer may retain title to the common properties and facilities until such time as it has completed improvements thereon and until such time as the opinion of the Developer the Association is able to maintain same, but notwithstanding the provisions hereof Developer covenants for itself, the heirs and assigns, that it will convey the common properties and facilities to the Association not later than January 2, 1969.

Section 3. The areas containing the common properties and facilities are more fully described as follows:

HOMEOWNERS' PARK

A certain portion of ground situated the Third Municipal District, City of New Orleans, in Section 21 of the LaKratt Tract (former New Orleans Lakeshore Land Company Subdivision) in the portion of Section 21 know as Lake Forest Subdivision No. 1 shown as Homeowners' Park in Square D of Lake Forest Subdivision No 1 on a plan by the office of Gandolfo, Kuhn & Associates, dated March 19, 1967, and revised July 7, 1978, and more particularly described as follow in accord with said plan.

Commence at a point on the intersection of the south line of Spring Lake Drive and the east line of Cove Drive; thence along the east line of Cove Drive S 21° - 28′ - 50 ″ E, a distance of 430 feet to the subdivision line between Lot 33 and Homeowners' Park and the point of beginning; thence along said went line N 68° - 31 - 10 ″ E, a distance of 75 feet to the division line between the south line of Homeowners' Park and Lot 32, thence along said division line S 68° - 31′ - 10 ″ W, a distance of 152 feet to the east line of Cove Drive; thence along said east line N 21° - 28′ - 50″ W, a distance of 75 feet to the division line between Homeowners' Park and Lot 33 and the point of beginning. Containing 0.261 acres.

SPRING LAKE:

A certain portion of ground situated in the Third Municipal District, City of New Orleans, in Section 21 of the LaKratt Tract (former New Orleans Lakeshore Land Company Subdivision) in the portion of Section 21 known as Lake Forest Subdivision No. 1, shown as Spring Lake in Square D of Lake Forest Subdivision No. 1 on a plan by the offer of Gandolfo, Kuhn U Associates, dated March 19, 1967, and revised July 7, 1967, and more particularly described as follows in accord with said plan.

Commence at the intersection of the south line of Spring Lake Drive and the east line of Cove Drive; thence along the east line of Cove Drive S 21° - 28′ - 50 ″ E, a distance of 205 feet to the division line between Lots 35 and 36; thence along said deviation line N 68° - 31′ - 10 ″ E, a distance

of 160 feet to the rear line of Lot 35 and the point of beginning; thence S 15° - 23' - 31 "E, a distance of 75.43 feet; thence S 21° - 28' - 50 "E, a distance of 225 feet; thence S 27° - 34' - 9 "E, a distance of 150.86 feet; thence S 13° - 57' - 6 "E, a distance of 166.49 feet; thence N 78° - 1' - 13 " E, a distance of 595.30 feet; thence N 71° - 52′ - 24 "E, a distance of 68.76 feet, thence N 69° - 12' - 2 "E, a distance 72.91 feet; thence N 59° -36' - 34 "E, a distance of 119.19 feet; thence N 4° - 32 - 42 "W, a distance of 57.94 feet; thence N 17° - 56' - 53 "W, a distance of 63.81 feet; thence N 21° - 47 - 58" W, a distance of 62.97 feet; thence N 25° - 37 - 30" W, a distance of 62.67 feet; thence N 29° - 27 - 2 "W, a distance of 62.67 feet; thence N 33° - 16 - 36" W, a distance of 62.97 feet; thence N 35° - 50' -46" W, a distance of 76.48 feet; thence N 32° - 45' - 18" W, a distance of 87 feet; thence N 25° - 0' - 5" W, a distance of 91.64 feet; thence S 67° - 0' - 48" W, a distance of 14.66 feet; thence N 34° - 25' - 48" W, a distance of 13.90 feet; thence S 53° - 24' - 59" W, a distance of 61.64 feet; thence S 53° - 14' - 51" W, a distance of 84.28 feet; thence S 61° - 4' - 26" W, a distance of 84.28 feet; thence N 68° - 64' - 1" W, a distance of 66.04 feet; thence S 11° - 17′ - 3″ E, a distance of 9.43 feet to the south line of Lot 36; thence along said south line S 68° - 31' - 10" W, a distance of 39.47 feet to the rear line of Lot 35 and the point of beginning. Containing 13.677 acres.

PARAGRAPH 4

The following provision of the Articles of Incorporation of Spring Lake Homeowners' Association, Inc. are expressly made part of this Act of Declaration:

Article IV. Voting Rights. The corporation shall have two (2) classes of voting membership:

- (a) Class A. Class A members shall be all those owners as defined in Article III with the exception of the Developer (LaKratt Corp., a corporation organized under the laws of the State of New York, certificate of interpretation dated September 31, 1964, filed in the office of the Secretary of State of New York on September 24, 1954 and authorized to do business in the State of Louisiana on December 28, 1965). Class A members shall be entitled to one (1) vote for each lot in The Properties of which it is the record title owner but only to the extent hereinafter set forth in Subsection (c) hereof. When more than one (1) person or entity owns or has a interest in any lot in The Properties, all such persons shall be members, and the vote for such lot shall be executed as they among themselves determine, but in no event shall more than one (1) vote be cast with respect to any such lot.
- (b) Class B. Class B members shall be the Developer (LaKratt Corp.). The Class B member shall be entitled to one (1) note for each lot in The Properties of which it is the record title owner, provided that the Class B membership shall be retired when the Developer has sold thirty-five (35) lots bounding on Spring Lake, further in

Square D, Lots 1 through 10 inclusive, except Lots 13, 27, 37 and 38.

(c) Until the Developer shall have sold to other persons or entities thirty-five (35) lots as described in (b) above from and out of The Properties, the Class A membership shall have no right to vote in the selection of directors of the corporation and the Class B membership shall elect all members of the Board of Directors.

After these thirty-five (3) lots from and out of The Properties shall have been sold, the Class B membership shall be retired and Class B members shall become Class A members. After the retirement of the Class B membership, the Board of Directors shall continue to be five (5) directors all of whom shall be elected by the Class A membership and shall have the power and authority to take action upon majority vote of the directors.

Article V Board of Directors. The affairs of the corporation shall be managed by the Board of Directors. The Board of Directors shall consist of five (5) directors to be elected annually, who need not be members of the corporation. The name and addresses of the original directors are as follows:

Norman P. Zucker,	838 Canal Street, New Orleans, LA 70112
S. M. Gaynor,	838 Canal Street, New Orleans, LA 70112
B. Brown,	838 Canal Street, New Orleans, LA 70112
W. J. Durick,	838 Canal Street, New Orleans, LA 70112

And they shall hold office until the election of their successors. Directors may vote at any directors' meeting by proxy given to an other member of the Board of Directors. Any vacancy occurring among the directors selected by the Class A membership, by death, resignation or otherwise, shall be filled, by election for the unexpired term, at a special meeting of the Class A membership to be called upon five (5) days' written notice. Any vacancy occurring among the directors selected by the Class B membership, by death, resignation or otherwise, shall be filled, by election for the unexpired term, at a special meeting of the Class B membership to be called upon five (5) days written notice. A majority of the directors in person or by proxy shall constitute a quorum, and such a quorum shall be necessary to consider any questions that may come before any meeting of the directors. If such a quorum is not present at a duly assembled meeting, a majority of those present may adjourn the meeting from time to time, but not transact any other business until such a quorum is accrued. A quorum being present, the affirmative vote of a majority of the directors present shall be necessary to decide any questions.

Article VI Assessments. The members and the lot upon which said members' membership is based shall be subject to and liable for fees and assessments which shall be assessed by the Board of directors for the purpose of operating, maintaining and improving The Common Properties and Facilities and otherwise carrying out the purposes of this corporation. Beginning as of January 2, 1968, the

monthly assessment against each lot shall be \$5.00. From and after January 2, 1969, the monthly assessment may be increased or decreased only by a majority in number of votes of members of the corporation entitled to vote at that time which said monthly assessment shall continue fixed for a period of one (1) year and may thereafter from time to time be reconsidered and changed by a majority in number of votes of the members entitled to vote at that time.

In addition thereto by a two-thirds (2/3) in number of votes of members of the corporation entitled at that time to vote, a special assessment for capital improvements may be levied against the lots, and in the event such assessment, written notice shall be sent to all members of the corporation at least thirty (30) days in advance of the meeting on which such a matter will be considered.

If any member shall fail to pay such fees or assessments when due, the Board of Directors may, in addition to the personal action against such members, cause to be recorded against the lot upon which such membership is based a lien and encumbrance which upon recordation shall take precedence over any subsequently recorded lien and encumbrance bearing against such lot and which shall for all purposes be considered a special mortgage and lien against each lot.

Article VII. Property Rights. Each member shall be entitled to the use and enjoyment of The Common Properties and Facilities, subject to the Act of Dedication applicable to The Properties, these Articles of Incorporation, the by-laws and the rules and regulations

adopted by the board of Directors. Such right of use and enjoyment shall be appurtenant to the lot upon which membership is based and shall pass with the title to every lot.

Any member may delegate his rights of use and enjoyment in The Common Properties and Facilities to the members of his family who reside upon The Properties or to any of his tenants who reside thereon subject to the reasonable rules and regulations adopted by the Board of Directors. Such member shall notify the Secretary in writing of the name of any such person of the relationship of the member to such person. The rights and privileges of such persons are subject to suspension of the same extent as those of the member.

THIS DONE AND PA	ASSED in my office in the City of New		
Orleans, State of Louisiana, on	the day and date first above written in		
presence of	and		
	, competent witnesses, who		
have hereunto signed their nam	nes with said appearers and me, Notary,		
after due reading of the whole.			
Witnesses:	LaKratt Corp.		
	By:		
	Norman P. Zucker,		
	Executive Vice President		
	otary Public		