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MAG CARD 7651
(Individual)

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Return to:
John T. Egan, JR.
EGAN ASSOC.
P.O. Box 25168
Winston-Salem, NC
27114-5168

STATE OF NORTH CAROLINA :
COUNTY OF FORSYTH :

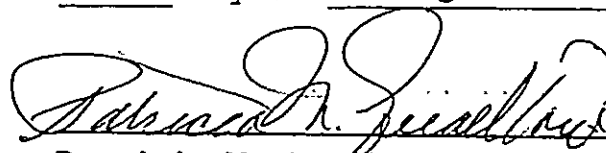
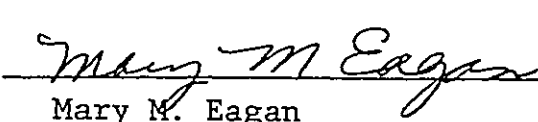
CERTIFICATE OF ASSUMED NAME

The undersigned, proposing to engage in business in Forsyth County, North Carolina, under an assumed name, hereby certifies that:

1. The name under which and the address the business is to be conducted is:
P & M Associates
2860 Fairmont Road
Winston-Salem, NC 27106


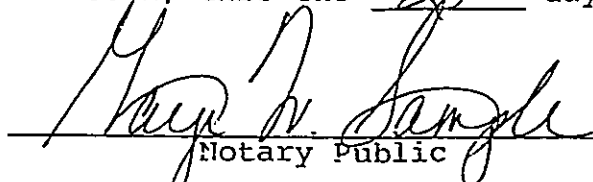
2. The name and address of the owner of such business is:
Mary M. Egan, 2860 Fairmont Road, Winston-Salem, NC 27106
Patricia M. Quadland, Cold Spring Road, Winston-Salem, NC 27106

IN WITNESS WHEREOF, this Certificate is executed this
23rd day of August, 1989.

 (SEAL)
Patricia M. Quadland
 (SEAL)
Mary M. Egan

STATE OF NORTH CAROLINA :
COUNTY OF FORSYTH :

I, Gaye W. Sample, a Notary Public in
and for said County and State do hereby certify that Mary M. Egan and Patricia M. Quadland
personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

WITNESS my hand and official seal, this the 23rd day
of August, 1989.


Notary Public

My commission expires
2/23/91
NOTARIAL SEAL:

PRESENTED FOR
REGISTRATION
AND RECORDED
AUG 23 2 55 PM '89
REGISTER OF DEEDS
FORSYTH COUNTY NC

AS. W. P. K. L.

BOOK 1674P1529