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State of Maryland

City of Baltimore

I, Bonnie L. Gahagan, a Notary Public of the
State of Maryland, City of Baltimore, do hereby
certify that the above-captioned case took place
before me at the time and place herein set out.

I further certify that the proceeding was
recorded stenographically by me and this transcript is
a true record of the proceedings.

I further certify that I am not of counsel
to any of the parties, nor an employee of counsel, nor
related to any of the parties, nor in any way
interested in the outcome of the action.

As witness my hand and seal this 18th day of
June, 1996.

Bonnie L. Gahagan

My Commission Expires 10-01-96