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 29th day of May, 1996.

Bonnie L. Gahagan

My Commission Expires 10-01-96