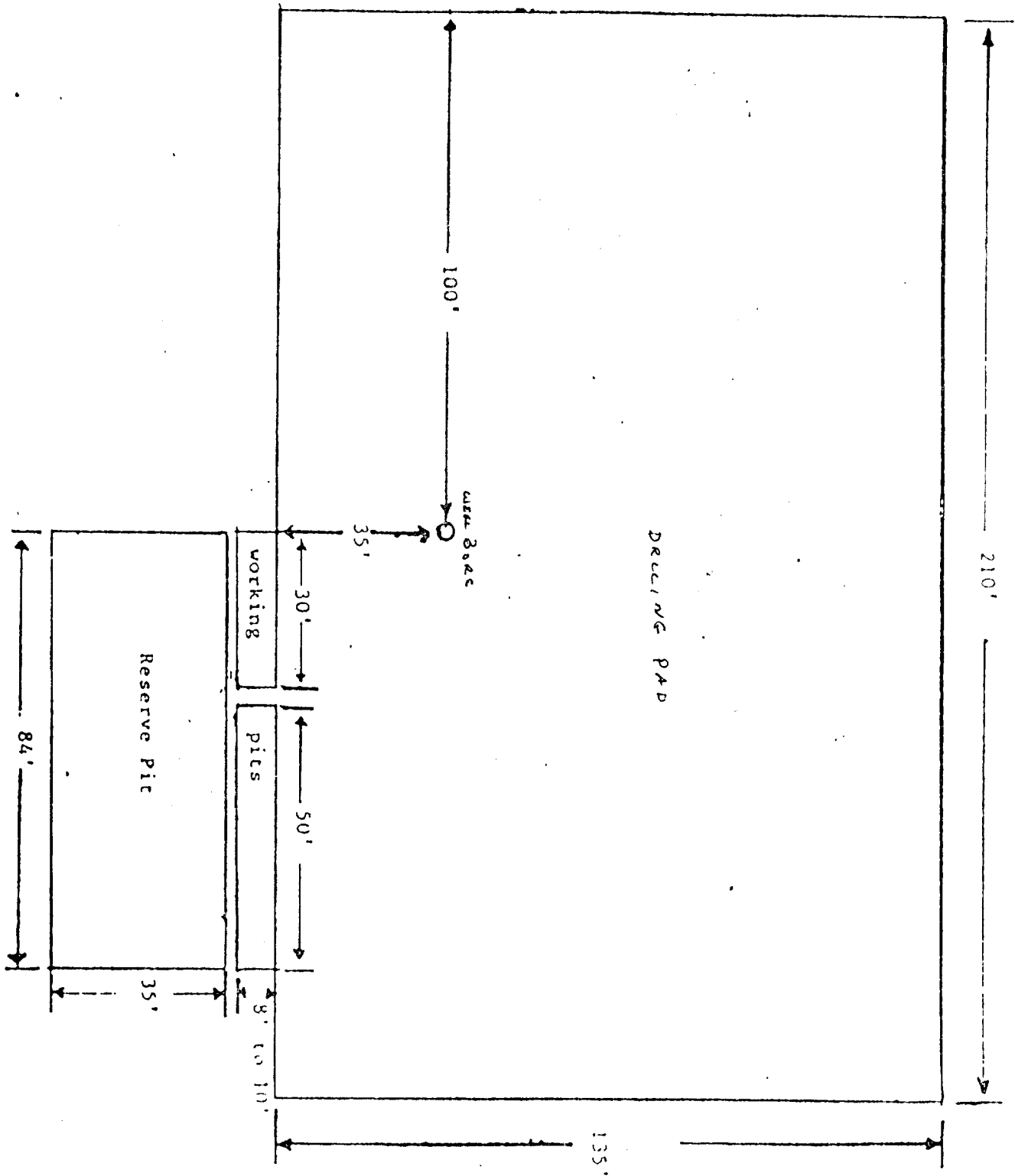




MSC LAY FEDERAL #2
 C.E. LaRue and B.N. Muncy, Jr.
 EXHIBIT C