

STATE OF NORTH CAROLINA
COUNTY OF CABARRUS

I, _____, a Notary Public of the County of Cabarrus, State of North Carolina, do hereby certify that HELEN B. JONES personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this ___ day of _____, 2004.

Notary Public

My Commission Expires:

STATE OF NORTH CAROLINA
COUNTY OF CABARRUS

I, _____, Notary Public, certify that Freeman R. Jones, President of EFC CORPORATION, a North Carolina corporation, personally came before me this day and acknowledged that _he is the President of EFC CORPORATION, a North Carolina corporation, and that _he, as President, being authorized to do so, executed the foregoing on behalf of the corporation.

Witness my hand and official seal, this the ___ day of _____, 2004.

Notary Public

My Commission Expires:

STATE OF NORTH CAROLINA
COUNTY OF CABARRUS

I, _____, Notary Public, certify that Eddie E. Jones, Chairman of EFC CORPORATION, a North Carolina corporation, personally came before me this day and acknowledged that _he is the Chairman of EFC CORPORATION, a North Carolina corporation, and that _he, as Chairman, being authorized to do so, executed the foregoing on behalf of the corporation.

Witness my hand and official seal, this the ___ day of _____, 2004.

Notary Public

My Commission Expires: