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This instrument is signed, sealed and delivered by HERITAGE FIRST NATIONAL BANK OF LOCKPORT, solely in its capacity as Trustee under its Trust No. 72-20120 created by that certain Trust Agreement dated July 10, 1987, and known as said Trust No. 72-20120. Any and all duties, obligations and liabilities of the Trustee hereunder are to be performed by said HERITAGE FIRST NATIONAL BANK OF LOCKPORT, only as such Trustee. Any claims, demands and liabilities which may at any time be asserted against the Trustee hereunder shall be paid, collected or satisfied against only the property or assets in the possession of said HERITAGE FIRST NATIONAL BANK OF LOCKPORT, as Trustee aforesaid, and the said HERITAGE FIRST NATIONAL BANK OF LOCKPORT, does not undertake nor shall it have any personal or individual liability or obligation of any nature whatsoever by virtue of the execution and delivery hereof.

HERITAGE FIRST NATIONAL BANK OF
LOCKPORT as Trustee under the
provisions of a Trust Agreement
dated and known as Trust No.
72-20120

BY:

Jean Ponce

Attest:

[Signature]
EVP

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