



UNITED EVANGELICAL CHURCH

(UNITED CHURCH OF CHRIST)

EAST AVENUE & DILLON STREET
BALTIMORE, MARYLAND 21224
CHURCH PHONE: 276-0393

W. SCOTT HENGEN III, PASTOR
PARSONAGE: 945 S. EAST AVENUE
BALTIMORE, MARYLAND 21224
PHONE: 276-0621

MEMO: January 7, 1980

To: ✓ Members of the Church Council

From: J. Edwin Myers, Chairman Auditing Committee

Subj: EXAMINATION OF FINANCIAL RECORDS

1. Attached is copy of the report submitted to the congregation at the meeting on Sunday, January 13, 1980, regarding the examination of the financial records of the Church.
2. O-Observation and R-Recommendation
 - A. O - Check book balance exceptionally high
R - Transfer \$10,000.00 from checking account to savings account - particularly for interest benefit.
 - B. O - Combination to the Church office safe not changed
R - The combination of the safe should be changed immediately and the new combination be given only to authorized personnel.
 - C. O - Request for blank checks to be signed
R - All checks must be properly filled out before signatures are affixed to checks.
 - D. O - Some bills being paid by cash, taken from offering on Sundays
R - All bills must be paid by check only - including petty cash
 - E. O - In some instances, money is not being marked on memorial envelopes
R - Whoever opens the memorial envelopes, be sure that the amount is shown so that people will be given proper credit.
 - F. O - Money in memorial envelopes
R - Money should be removed from memorial envelopes and marked before turning over to Church Secretary for recording.
 - G. O - All types of Church offering envelopes placed in one bag
R - After collection, all envelopes should be sorted in bags prior to counting as follows:

- a. Regular envelopes
- b. Communion envelopes
- c. Improvement fund envelopes
- d. Holiday envelopes, Self-Denial and/or Advent folders
- e. Miscellaneous envelopes

DO NOT SEND CLOTH BAGS TO BANK - THEY ARE FOR OUR USE ONLY

- H. O - Money left in safe from one Sunday to the next
 - R - After each Church service on Sunday, money should be counted and deposited in bank night depository same day.
- I. O - Kitchen doors not locked
 - R - While people are counting money on Sunday, the kitchen doors should be locked. The door leading to the Friendship Hall should have a slide bolt installed.
- J. O - There seems to be no record available of our various bank accounts.
 - R - A record should be made and copies given to the Secretary, Treasurer, Financial Secretary and Chairman-Auditing Committee, listing the following information:

Name of Institution
 Account Number
 Type
 Interest Rate
 Amount
 Maturity Date
 Where kept

This information should also be listed on our monthly financial report

- K. O - Check book not available on Sundays.
 - R - The Treasurer should bring the check book with him every Sunday, not only for abstracting of the entries by the Financial Secretary, but also if a check should be needed immediately.
- 3. In our opinion, Robert Jackson as Financial Secretary, Carole Weidel and Randy Schmitt as Treasurers had done an excellent job. To show our appreciation, we think a letter of commendation would be appropriate.



cc: John Bond Jr
 John Strong
 Robert Jackson
 Randy Schmitt
 Ruth Beckwith
 Fred Long
 William Voelker



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BALTIMORE, MARYLAND 21224
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W. SCOTT HENGEN III, PASTOR
PARSONAGE: 945 S. EAST AVENUE
BALTIMORE, MARYLAND 21224
PHONE: 276-0621

MEMO: January 7, 1980

To: The Congregation Membership of the United Evangelical Church

From: J. Edwin Myers, Chairman Auditing Committee

Subj: EXAMINATION OF RECORDS

1. On Monday, January 7, 1980, in the presence of the Treasurer, John H Bond Jr., John Strong, Financial Secretary, former Financial Secretary, Robert Jackson, we, Ruth Beckwith, Fred Long, William Voelker and J. Edwin Myers, examined the financial records of the Church.
2. In our opinion, the books are in order and all transactions accountable.

cc: John H Bond, Jr.
John Strong
Robert Jackson
Randy Schmitt
Ruth Beckwith
Fred Long
William Voelker

5007

CORPORATE
CERTIFICATE OF AUTHORITY

004-190-043-1

604-0944-8

Account No. _____

December 28, 1979

I hereby certify to The Equitable Trust Company that:

1. I am the Secretary of United Evangelical Church ("Corporation"), a corporation of the State of Maryland

2. The following is/are the name(s) and signature(s) of the person(s) holding the following office(s) of the Corporation on the date hereof:

NAME	TITLE	SIGNATURE
<u>George A. Tuerk, Jr.</u>	President	<u>[Signature]</u>
<u>J. Edwin Myers</u>	Vice President	<u>[Signature]</u>
<u>Grace E. Fader</u>	Secretary	<u>[Signature]</u>
<u>John H. Bond, Jr.</u>	Treasurer	<u>[Signature]</u>
<u>John Strong</u>	Fin. Secret.	<u>[Signature]</u>

3. The following is a true copy of resolutions duly adopted by the Board of Directors of the Corporation at a meeting held on the 31st day of December, 1979 which resolutions are in conformity with the charter and by-laws of the Corporation and are in full force and effect on the date hereof:

"RESOLVED, that the Equitable Trust Company ("Bank") is hereby designated as a depository of this Corporation and that a _____ account ("Account") to be known as _____ be opened and maintained in the name of this Corporation with the Bank; and"

"FURTHER RESOLVED, that the Bank is hereby authorized and directed to pay and honor all checks, drafts, notes, acceptances, withdrawal orders or other orders for the payment, deposit, transfer and/or withdrawal of money from the Account, including those drawn to the individual order of a signer, which are signed in the following manner by the person(s) holding from time to time the following office(s) of this Corporation:

George A. Tuerk, Jr., President; J. Edwin Myers, Vice-President; Grace E. Fader, Secretary; John H. Bond, Jr., Treasurer; John Strong, Financial Secretary
three signatures required

(Designate officer(s) by title and indicate number of signatures required)

and in addition to the above authorization to sign checks, etc., any one of such officer(s) and all other officers, agents and employees of this Corporation are hereby authorized to endorse all checks, drafts, notes, bills, certificates of deposit or other instruments owned, drawn, issued or held by this Corporation, for deposit to the Account or for collection by the Bank, and any such endorsements may be by written or stamped endorsements of this Corporation without any designation of the person making such endorsement; and"

"FURTHER RESOLVED, that the Secretary of this Corporation or the officer(s) mentioned above is/are authorized on behalf of this Corporation to execute and deliver to the Bank signature cards and a depositor's contract with respect to the Account; and"

"FURTHER RESOLVED, that the Bank is hereby authorized to honor, accept, receive, apply, certify or pay in cash or credits without any liability whatsoever all checks, drafts, withdrawal orders, notes, bills, certificates of deposit or other instruments and orders for the payment, transfer or withdrawal of money, owned, held, issued or drawn by this Corporation, when signed and/or endorsed in accordance with these resolutions including, without limitation, those drawn or endorsed to the order of cash or to this Corporation or to any officer, agent or employee of this Corporation and those tendered by an officer, agent or employee of this Corporation for cashing or in payment of the individual obligation of an officer, agent or employee of this Corporation or for deposit to the personal account of an officer, agent or employee of this Corporation, and the Bank shall not be required or be under any obligation to inquire as to the circumstances of the issuance, use, application or disposition of any such checks, drafts, withdrawal orders, notes, bill, certificates of deposit or other instruments for the payment, transfer or withdrawal of money or the proceeds thereof; and"

"FURTHER RESOLVED, that the following officer(s) listed below is/are hereby authorized from time to time, for and on behalf of this Corporation to transact any and all credit and financial transactions with or through the Bank upon such terms and conditions and in such amounts as such officer(s) may determine, including by way of illustration and not in limitation of the aforesaid general authority: (a) to borrow money, incur liabilities (direct or contingent), apply for, establish and receive letters of credit and lines of credit, and obtain loans and other credit; (b) to make, execute, endorse and deliver to the Bank unsecured or secured promissory notes, drafts, agreements, acceptances, applications, certifications, guarantys and obligations of this Corporation in connection with and/or evidencing such credit and financial transactions; (c) to pledge, assign, grant a lien on and/or security interest in, transfer, endorse, hypothecate, sell or deliver to the Bank any of the assets and property of any nature whatsoever held by or belonging to this Corporation as security and collateral for any such credit and financial transactions, including, without limitation, stocks, bonds, investment securities, notes, accounts receivable, insurance policies, certificates of deposit, commercial paper, savings accounts, equipment, inventory, negotiable or non-negotiable instruments, mortgages, deeds of trust, real property, leasehold property, chattel paper, leases, and tangible and intangible personal property, and in connection therewith such officer(s) shall have full authority on behalf of the Corporation to execute and deliver to the Bank any and all notes, security agreements, mortgages,

deeds of trust, pledge agreements, guarantys, indemnity agreements, hypothecation agreements and powers, endorsements, financing statements and any other contracts, instruments and agreements which may be required by the Bank; (d) to execute and deliver to the Bank any extensions, renewals or substitutions of any notes or other instruments and agreements evidencing and/or securing such credit and financial transactions; (e) to receive and endorse in the name of and on behalf of this Corporation any checks, drafts or other instruments representing the proceeds of such credit and financial transactions; (f) to discount with or sell to the Bank any bills, notes, accounts receivable and other commercial paper and instruments held or owned by this Corporation with full authority to endorse, transfer, sell, guarantee and deliver the same to the Bank in the name of this Corporation and upon such terms as such officer(s) may deem advisable; and (g) to perform all acts and execute and deliver all instruments and other agreements which such officer(s) shall deem necessary in order to carry out the purposes of these resolutions:

George A. Tuerk, Jr., President; J. Edwin Myers, Vice-President; Grace E. Fader, Secretary; John H. Bond, Jr., Treasurer; John Strong, Financial Sect.

three signatures required

(Designate officer(s) by title and indicate number of signatures required) and"

"FURTHER RESOLVED, that all loans and other credit and financial transactions heretofore made or effected by this Corporation with the Bank and all notes and agreements evidencing or securing the same are hereby ratified and confirmed; and"

"FURTHER RESOLVED, that these resolutions shall remain in full force and effect until a written notice purporting to be under the seal of this Corporation and purportedly signed by the President or Secretary of this Corporation notifying the Bank of any change or rescission of these resolutions is actually received by the Bank and the Bank has had a reasonable time to act thereon. In the event the Bank receives conflicting notices and/or certifications with respect to any change or rescission of these resolutions or with respect to the person(s) holding the office(s) of this Corporation who is/are authorized to act on behalf of this Corporation pursuant to these resolutions, each purportedly signed by the President or Secretary of this Corporation, the Bank, without any liability to this Corporation, may, but is not obligated to, withhold, restrict and impound all or any part of moneys on deposit to the Account, and may refuse to honor any checks, withdrawal orders or other orders for the payment, transfer or withdrawal of money from the Account, until such conflict is settled. At any time during such conflict, the Bank may, but is not obligated to, file an action of interpleader and this Corporation hereby assents to the passing of an order or decree by the Court having jurisdiction requiring this Corporation and the parties sending such written notices to interplead and litigate their respective claims and rights among themselves; and"

"FURTHER RESOLVED, that the Secretary of this Corporation is authorized and directed to deliver and certify to the Bank a copy of these resolutions and certify that the same are in conformity with the charter and by-laws of this Corporation. The Secretary of this Corporation is also authorized and directed to deliver to the Bank from time to time certifications and/or signature cards setting forth the name(s) and specimen signatures of the person(s) holding from time to time the office(s) of the Corporation who is/are authorized to act on behalf of this Corporation pursuant to these resolutions. The Bank shall be free from all liability and fully protected in relying on these resolutions, any certifications made by the Secretary of this Corporation pursuant to these resolutions, and any notices received by it with respect to these resolutions purportedly under the seal of this Corporation and signed by the President or Secretary of this Corporation, and this Corporation shall indemnify and save the Bank harmless from and against any and all claims, demands, liability, loss, expenses, costs and attorney's fees whatsoever resulting from such reliance."

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed the seal of the Corporation this 28th day of December, 19 79

(Corporate Seal)

Grace E. Fader
Secretary

For Bank Use Only

Account No. _____

(Insert name and address of Corporation for purposes of sending Bank Statements and Notices)

ACCOUNT NUMBER: 004-190-043-1
 NO. OF SIGNATURE(S) REQUIRED: 3
 ACCOUNT NAME(S): United Evangelical Church

The Undersigned (individually, or if more than one, collectively, the "Depositor") by the signature(s) subscribed below on this signature card hereby opens with The Equitable Trust Company (the "Bank") each of the accounts (individually as "Account" and collectively the "Accounts") with reference to which the Depositor has placed an "x" or check mark in the appropriate box below and has initialed the same in the space adjacent thereto. The Depositor hereby acknowledges receipt of a copy of, and agrees to be bound by all of the terms, conditions and provisions of (a) the Bank's rules and regulations in effect on the date hereof governing each savings or time account so opened, and (b) Depositor's Checking Account Contract in effect on the date hereof governing any checking account so opened, such rules and regulations and such Depositor's Checking Account Contract being incorporated herein by reference and made a part hereof. The Bank is hereby authorized to recognize and rely upon any of the signature(s) below on checks, drafts, and other orders for the payment of money, the withdrawal of funds from, or the transaction of any business with respect to, each of the Accounts so opened.

AUTHORIZED SIGNATURE(S):
 [Signature] Pres
 [Signature] Vice Pres
 [Signature] Secy
 [Signature] Treas
 [Signature] Fin Secy

- CUSTOMER INITIALS
- CHECKING _____
 - PASSBOOK SAVINGS _____
 - \$ XMAS CLUB _____
 - GOLDEN STAT _____
 - GOLDEN STAT E _____
 - GOLDEN STAT E-I _____
 - GOLDEN STAT E-II _____
 - INVESTOR SAVINGS _____
 - BUSINESS SAVINGS _____
 - MONEY MAKER _____
 - CHECKER'S CHOICE _____

CHECKING ACCOUNT NUMBER				NO. OF SIGNATURE(S) REQUIRED				STATEMENT SAVINGS ACCOUNT NUMBER					
SAVINGS MATURITY DATE				INTEREST RATE		PASSBOOK SAVINGS ACCOUNT NUMBER				DATE OPENED			
A	C	TYPE		ACCOUNT NO.				SAFE DEPOSIT BOX NUMBER				BIRTHDATE OF MINOR (if any)	
D	C												
T.													
SOCIAL SECURITY OR TAX I.D. NO.								HOME PHONE					
EMPLOYER								BUSINESS PHONE					
ACCOUNT NAME & ADDRESS (maximum 33 characters per line)													
OTHER INFORMATION								OPENING AMOUNT					

ACCOUNT NUMBER 604-0944-8 ACCOUNT NAME AND ADDRESS (MAX. 35 SPACES PER LINE)
 NO. OF SIGNATURES REQUIRED Three
 SOC. SEC. OR TAX I.D. NO. 52-0686451
 SIGNATURES AND TITLES (IF ANY)
 United Evangelical Church
 East Ave & Dillon St
 Baltimore Md 21224

1. George A. Turk Jr. Pres
 2. J. Glenn Myers VP
 3. Trace E. Fader secretary
 4. John H. Bond Jr. Treasurer
 5. John W. Strong Member

In connection with the opening of this account and its maintenance by THE EQUITABLE TRUST COMPANY, Baltimore, Maryland (hereinafter called the "Bank") the signer(s) (hereinafter individually and collectively called the "Depositor"), by the signature(s) subscribed above agree to the terms and conditions of the contract printed on the reverse side of this card. The Bank is hereby authorized to recognize and rely upon any of the signature(s) above on checks, drafts, and orders for the payment of money, the withdrawing of funds from this account, or the transaction of any business relative to this account.

REGULAR CORPORATION INDIVIDUAL ESTATE ORGANIZATION UNINCORPORATED
 SPECIAL PARTNERSHIP PROPRIETORSHIP OTHER _____

EMPLOYER _____
 POSITION _____
 PHONE HOME BUSINESS EXT.
 ACCOUNT OPENED BY INITIAL DEPOSIT DATE SOLICITED BY
 PREVIOUS BANK REFERENCE _____

OTHER REFERENCES _____

ACCOUNT NUMBER 604-0944-8 ACCOUNT NAME United Evangelical Church
 NUMBER OF SIGNATURES REQUIRED Three
 SIGNATURES AND TITLES (IF ANY)

1. George A. Turk Jr. President
 2. J. Glenn Myers VP
 3. Trace E. Fader secretary
 4. John H. Bond Jr. Treasurer
 5. John W. Strong Member

REGULAR CORPORATION INDIVIDUAL ESTATE ORGANIZATION UNINCORPORATED
 SPECIAL PARTNERSHIP PROPRIETORSHIP OTHER _____

SPECIMEN SIGNATURES - FOR BRANCH USE ONLY

ACCOUNT NUMBER 604-0944-8 ACCOUNT NAME United Evangelical Church
 NUMBER OF SIGNATURES REQUIRED Three
 SIGNATURES AND TITLES (IF ANY)

1. George A. Turk Jr. President
 2. J. Glenn Myers VP
 3. Trace E. Fader Secretary
 4. John H. Bond Jr. Treasurer

REGULAR CORPORATION INDIVIDUAL ESTATE ORGANIZATION UNINCORPORATED
 SPECIAL PARTNERSHIP PROPRIETORSHIP OTHER _____

SPECIMEN SIGNATURES - FOR BRANCH USE ONLY

NAME AND ADDRESS (MAXIMUM 35 SPACES PER LINE)

	PHONE NO.
	DATE OPENED
	OPENED BY
<i>John H. Bond Jr.</i>	INTRODUCED BY
	INITIAL DEPOSIT
EMPLOYER	BUSINESS PHONE
SPECIAL INSTRUCTIONS	SOC. SEC. OR TAX I.D. NO.

NAME AND ADDRESS (MAXIMUM 35 SPACES PER LINE)

	PHONE NO.
	DATE OPENED
	OPENED BY
<i>John H. Bond Jr.</i>	INTRODUCED BY
	INITIAL DEPOSIT
EMPLOYER	BUSINESS PHONE
SPECIAL INSTRUCTIONS	SOC. SEC. OR TAX I.D. NO.

FORM NO. 265 (10/77)

DEPOSITOR'S CONTRACT

This Contract shall be governed by the laws of the State of Maryland and as to items other than cash, the Bank is a collecting bank under the provisions of the Maryland Uniform Commercial Code.

The Bank reserves the right to close this account at any time and to post all deposits, including deposits of cash and of items drawn on it, not later than midnight of its next business day after their receipt at its office during regular banking hours, and shall not be liable for damages for nonpayment of any presented item resulting from the exercise of this right. Items delivered and/or received after the regular closing hour or 3:00 P.M., whichever is the earlier, shall be received for credit to the Depositor's account as of the next succeeding business day.

In the event the Bank is requested to stop payment on an item or items, Depositor agrees to hold the Bank harmless for the amount of such item and for all expenses and costs incurred by it on account of refusing payment thereof. All stop payment orders must completely describe the item to be stopped and refer to the number and title of this account. If a duplicate check is issued or if the original check is returned, the Depositor agrees to notify the Bank promptly.

The Depositor will not post-date any check, and the Bank will not be responsible for prematurely honoring a post-dated check.

The Bank will forward to the Depositor's last known address to the Bank, a monthly statement of account together with cancelled checks and all other evidence of charges against the account for that period. Depositor agrees to immediately examine the aforesaid and promptly report to the Bank any difference of account or any forged, unauthorized or altered checks. The Bank shall not be liable for any amount paid on any altered, forged or unauthorized check issued or purporting to be issued by Depositor or charged to Depositor's account or for any difference of account as shown by such statement unless notice thereof shall have been given in writing to the Bank within 14 days after statement and accompanying items have been sent to Depositor as aforesaid. In the absence of such notice, the account between the Depositor and the Bank, as shown by such statement, shall be considered to be correct and become an amount stated.

If a claim is made to the Bank for the recovery of all or any part of any collected item (including items cashed by the Bank on which the Depositor is an endorser or accommodation party) on the ground that such item was altered, incomplete or bore a forged or unauthorized endorsement and/or signature or was otherwise not properly payable, the Depositor hereby grants to the Bank a continuing security interest in and to all credits, balances, deposits, items or monies now or hereafter in this account to secure the reimbursement to the Bank of the amount of such item, and the Bank may properly withhold the amount thereof from this account until final determination of such claim.

The Depositor authorizes the Bank to off-set any delinquent indebtedness of the depositor to the Bank now existing or hereafter arising against all credits, balances, deposits or monies now or hereafter in this Account.

The Account shall be subject to charges covering the expenses of the Bank for processing attachments and levies against the Account and such other charges now or hereafter adopted by the Bank and permitted by applicable Federal and State law or regulation. Such charges may be deducted from the Account.

It is agreed that this account, whether active or dormant (an account shall be considered dormant when no deposit shall have been made or checks paid for a period of one year), shall be subject to service and maintenance charges heretofore adopted by the Bank and now in effect, and to such charges as may hereafter be adopted by the Bank. Depositor hereby authorizes the Bank to charge and deduct from the Depositor's account such service and maintenance charges, and the Bank shall not be liable for dishonoring checks, drafts, notes, acceptances or other instruments because of insufficient funds resulting from the deduction of such charges and charges for returned deposited items.

If the Depositor consists of two or more persons, each Depositor appoints the other or others as his attorney with power to deposit in this account his monies and for that purpose endorse for him and in his name a check, draft, note or other instrument payable to his order or to the order of him and any other person(s) composing the Depositor.

This Agreement may be amended or supplemented by the Bank at any time or times by mailing appropriate notice thereof to the Depositor at his last address of record or by posting notice thereof for a reasonable time in any conspicuous place at the office of the Bank where the account is maintained.

No waiver or modification hereof shall be deemed to be made by the Bank unless in writing and signed on behalf of the Bank; and each waiver or modification, if any, shall apply only to the specific instance involved.

The Bank may waive, and the Depositor hereby waives, demand, protest and notice of protest and of dishonor and non-payment on all items, checks or other instruments purchased, received for deposit or collection, or on which the Depositor is an endorser or accommodation party.

CERTACCT

Savings Share Account: Corporation

52 0686451

9-32-00437

United Evangelical Church

Account No.

(Type corporate name here)

hereby applies for a savings share account in the

AMERICAN NATIONAL BUILDING AND LOAN ASSOCIATION OF BALTIMORE CITY

in the above corporate name, subject to the Charter, By-laws, rules, regulations and laws governing said Association, pursuant to a resolution of the Board of Directors of said corporation as set forth on the reverse hereof. Specimens of the signatures of the officers of said corporation authorized to act on its behalf, pursuant to said resolution on the reverse hereof, are affixed below, and the Association is hereby authorized to act without further inquiry in accordance with writings bearing the signature(s) of

Three

(Number, or special combination of officers by title)

of such officers shown below in making payments or withdrawals or repurchases from the above numbered account or to transact any other business on behalf of said corporation in accordance with instructions on the reverse side hereof, unless and until it has received written notice of any change of officers and of further authorization for other individuals to sign, together with a specimen of the signature of each such individual.

Signature (1) [Handwritten Signature] Office President
Signature (2) [Handwritten Signature] Office VP
Signature (3) [Handwritten Signature] Office Secretary
Signature (4) [Handwritten Signature] Office Treasurer
Address East Ave & Dillon St., Baltimore Zone 21224 State Md
Telephone 276-0393 Business Church

Dated December 28 19 79 Introduced by

FORM MD-206 (REV. 1)

NATIONAL CHARTER AND BY-LAWS

(over)

RESOLVED, by the Board of Directors of

United Evangelical Church

a corporation, that the

AMERICAN NATIONAL BUILDING AND LOAN ASSOCIATION OF BALTIMORE CITY

is hereby authorized and directed to recognize and act without further inquiry in accordance with writings bearing the signature(s) of

Three

(Number, or special combination of officers by title)

designated below in applying for a savings share account for said corporation in said Association, subject to the Charter, By-laws, rules, regulations and laws governing said Association, and in making payments or withdrawals or repurchases from said corporation's account, or to transact any other business on behalf of said corporation, unless and until it has received written notice of any change of officers and of further authorization for other individuals to sign, together with a specimen of the signature of each such individual.

Name (1) [Handwritten Signature] Office President
Name (2) [Handwritten Signature] Office VP
Name (3) [Handwritten Signature] Office Secretary
Name (4) [Handwritten Signature] Office Treasurer

IT IS HEREBY CERTIFIED that the foregoing Resolution was duly adopted by the Board of Directors of said corporation on December 28 19 79, that said Resolution is not a violation of the Charter and By-laws of said corporation, that the above named officers have been duly elected to the offices set opposite their respective names, and that their true signatures appear on the reverse hereof.

IN WITNESS WHEREOF, I have hereunto affixed my name as Secretary, and the seal of said corporation this 28th day of December 19 79

By (Corporate Name)

[Handwritten Signature] Secretary

(SEAL)

(over)

Savings Share Account: Corporation

52 068451

09-00-71864

Account No.

United Evangelical Church

(Type corporate name here)

a corporation

hereby applies for a savings share account in the

AMERICAN NATIONAL BUILDING AND LOAN ASSOCIATION OF BALTIMORE CITY

In the above corporate name, subject to the Charter, By-laws, rules, regulations and laws governing said Association, pursuant to a resolution of the Board of Directors of said corporation as set forth on the reverse hereof. Specimens of the signatures of the officers of said corporation authorized to act on its behalf, pursuant to said resolution on the reverse hereof, are affixed below, and the Association is hereby authorized to act without further inquiry in accordance with writings bearing the signature(s) of

Three

(Number, or special combination of officers by title)

of such officers shown below in making payments or withdrawals or repurchases from the above numbered account or to transact any other business on behalf of said corporation in accordance with instructions on the reverse side hereof, unless and until it has received written notice of any change of officers and of further authorization for other individuals to sign, together with a specimen of the signature of each such individual.

Signature (1) George H. Meritt Office President

Signature (2) Stephen M. ... Office Vice-President

Signature (3) John W. ... Office Secretary

Signature (4) John H. ... Office Treasurer

Address East Ave & Dillon Street Zone 21224 State MD

Telephone 276-0393 Business Church

Dated January 25, 1980 19 JP Introduced by

FORM MD-208 (REV. 1)

NATIONAL GRAPHIC ARTS INCORPORATED

(over)

Interest credited to

RESOLVED, by the Board of Directors of

United Evangelical Church

a corporation, that the

AMERICAN NATIONAL BUILDING AND LOAN ASSOCIATION OF BALTIMORE CITY

is hereby authorized and directed to recognize and act without further inquiry in accordance with writings bearing

the signature(s) of Three

(Number, or special combination of officers by title)

designated below in applying for a savings share account for said corporation in said Association, subject to the Charter, By-laws, rules, regulations and laws governing said Association, and in making payments or withdrawals or repurchases from said corporation's account or to transact any other business on behalf of said corporation, unless and until it has received written notice of any change of officers and of further authorization for other individuals to sign, together with a specimen of the signature of each such individual.

Name (1) George H. Meritt Office President

Name (2) Stephen M. ... Office Vice-Pres.

Name (3) John W. ... Office Secretary

Name (4) John H. ... Office Treasurer

IT IS HEREBY CERTIFIED that the foregoing Resolution was duly adopted by the Board of Directors

of said corporation on January 25, 1980, that said Resolution is not a violation of the Charter and By-laws of said corporation, that the above named officers have been duly elected to the offices set opposite their respective names, and that their true signatures appear on the reverse hereof.

IN WITNESS WHEREOF, I have hereunto affixed my name as Secretary, and the seal of said corporation this

25th day of January, 19 80

United Evangelical Church

By Grace E. Fader (Corporate Name)

(SEAL)

Secretary

(over)

Savings Share Account: Corporation

52 0686451

09-09-1052

United Evangelical Church

Account No.

(Type corporate name here)

a corporation

hereby applies for a savings share account in the

AMERICAN NATIONAL BUILDING AND LOAN ASSOCIATION OF BALTIMORE CITY

in the above corporate name, subject to the Charter, By-laws, rules, regulations and laws governing said Association, pursuant to a resolution of the Board of Directors of said corporation as set forth on the reverse hereof. Specimens of the signatures of the officers of said corporation authorized to act on its behalf, pursuant to said resolution on the reverse hereof, are affixed below, and the Association is hereby authorized to act without further inquiry in accordance with writings bearing the signature(s) of

Three

(Number, or special combination of officers by title)

of such officers shown below in making payments or withdrawals or repurchases from the above numbered account or to transact any other business on behalf of said corporation in accordance with instructions on the reverse side hereof, unless and until it has received written notice of any change of officers and of further authorization for other individuals to sign, together with a specimen of the signature of each such individual.

Signature (1) [Signature] Office President
Signature (2) [Signature] Office Vice-President
Signature (3) [Signature] Office Secretary
Signature (4) [Signature] Office Treasurer
Address East Ave & Dillon Street Zone 21224 State MD
Telephone 276-0393 Business Church

Dated January 25, 1980 introduced by JP

FORM MD-206 (REV. 1)

NATIONAL BUILDING AND LOAN ASSOCIATION

(over)

Interest credited to 71864

RESOLVED, by the Board of Directors of

United Evangelical Church

a corporation, that the

AMERICAN NATIONAL BUILDING AND LOAN ASSOCIATION OF BALTIMORE CITY

is hereby authorized and directed to recognize and act without further inquiry in accordance with writings bearing

the signature(s) of Three

(Number, or special combination of officers by title)

designated below in applying for a savings share account for said corporation in said Association, subject to the Charter, By-laws, rules, regulations and laws governing said Association, and in making payments or withdrawals or repurchases from said corporation's account or to transact any other business on behalf of said corporation, unless and until it has received written notice of any change of officers and of further authorization for other individuals to sign, together with a specimen of the signature of each such individual.

Name (1) [Signature] Office President
Name (2) [Signature] Office Vice-President
Name (3) [Signature] Office Secretary
Name (4) [Signature] Office Treasurer

IT IS HEREBY CERTIFIED that the foregoing Resolution was duly adopted by the Board of Directors of said corporation on 1980, that said Resolution is not a violation of the Charter and By-laws of said corporation, that the above named officers have been duly elected to the offices set opposite their respective names, and that their true signatures appear on the reverse hereof.

IN WITNESS WHEREOF, I have hereunto affixed my name as Secretary, and the seal of said corporation this 25 day of January 1980

By United Evangelical Church

(Corporate Name)

[Signature] Secretary

(SEAL)

(over)