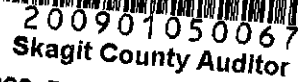


CHARTER ONE BANK, N.A.
CONSUMER FINANCE OPERATIONS
ONE CITIZENS DRIVE (RJW215)
RIVERSIDE, RI 02915



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By: _____

A circular seal with a dotted border. The text "RBS Citizens National Association" is curved along the top inner edge. In the center, the words "CORPORATE SEAL" are stacked vertically, with "2005" below them. A small five-pointed star is at the bottom center.

SUZANNE M. MAZUR

*JB*JBCBAR*11/18/2008 03:49:37 PM* CBAR02CBAR0000000000000000174139* WASKAGI* 4507731525 WASTATE_TRUST_SUB *DL*DLCBAR*