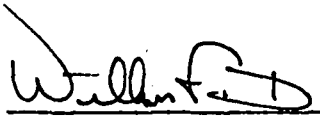


At a meeting of the Board of Directors of John Hancock Mutual Life Insurance Company held February 11, 1985, a quorum being present, it was

VOTED: That the Chairman of the Board, the President, any Executive Vice President, Any Senior Vice President, any Vice President, any Second Vice President, the Treasurer, any Assistant Treasurer, any Treasury Officer, any Senior Investment Officer, any Investment Officer, any Senior Real Estate Investment Officer, any Real Estate Investment Officer, any Senior Real Estate Mortgage Officer, any Real Estate Mortgage Officer, any Senior Real Estate Management Officer and any Real Estate Management Officer of the Company, or any one of them, are hereby authorized to execute and seal with the corporate seal, acknowledge, and deliver any and all instruments required in connection with any investment, sale, or loan authorized by the Committee of Finance.

I hereby certify that the above is a true copy of a vote passed February 11, 1985, by the Board of Directors of John Hancock Mutual Life Insurance Company; that the same still remains in full force, and that Arthur R. Kinder is an Assistant Treasurer of the Company, this third day of February, 1986.


William F. Daley

