

CERTIFICATE OF ACHIEVEMENT

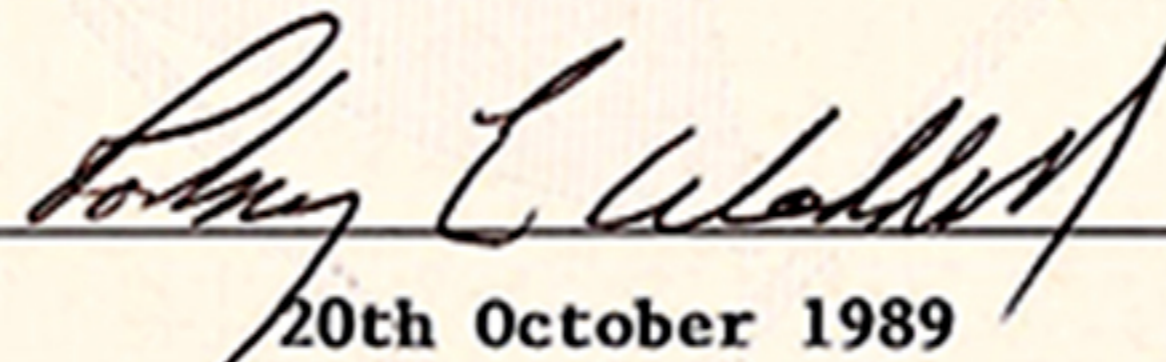
CELINA DILBERT (TRUST ADMINISTRATOR)

BANKAMERICA TRUST & BANKING CORP. (CAYMAN) LTD.

has successfully completed

**** CUSTOMER SERVICE AND SALES TRAINING ****

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20th October 1989

Date


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