

**ALEXANDER S. ONASSIS
PUBLIC BENEFIT FOUNDATION**

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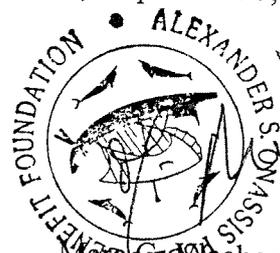
CERTIFICATE

This is to certify that Miss Kalliopi-Maria KANELLOPOULOU obtained a scholarship from our Foundation for post-graduate studies at Yale University for an L.L.M. degree in Civil Law for the period September 1, 1991 to July 31, 1992.

The scholarship grant amounts to USD 600.- per month.

The present Certificate is issued at Miss Kanellopoulou's request and is addressed to whom it may concern.

Athens, September 7, 1999


Director