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Section 18. State Law. These instruments shall be construed in accordance with and governed by the laws of the State of South Carolina.

Section 19. <u>Gender and Number</u>. All pronouns used herein shall be deemed to include the masculine, the feminine and nonpersonal entities, as well as the singular and plural wherever the context requires or permits.

Section 20. Effect of Headings. .he headings of the sections herein are for convenience only and shall not affect the meanings or interpretation of the contents thereof.

IN WITNESS WHEREOF, the parties hereof have set their hands as of the date first above written.

WITNESSES:

SOUTH CAROLINA STATE HOUSING

AUTHORITY

ATTEST:

WITNESSES:

GREENVILLE-OXFORD ASSOCIATES

LIMITED PARTNERSHIP

(CONTINUED ON NEXT PAGE)

11