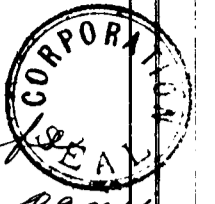


Annie Mae Freeman
 C. M. Gaffney
 R. L. Flower } as to
 W. A. Peffle } Penn. Mut.

The Penn Mutual Life
 Insurance Company
 by Wm H. Kingsley
 Vice-President.



Attest: Sydney A. Smith
 Secretary

State of South Carolina,
 County of Greenville.

Personally appeared before me Annie Mae
 Freeman and made oath that she saw
 John A. Cureton sign the foregoing instrument,
 and that she with C. M. Gaffney witnessed
 the execution thereof.

Sworn to and subscribed Annie Mae Freeman
 before me this 19th day
 of December, 1927
 C. M. Gaffney (L.S.)
 Notary Public for S. C.

State of Pennsylvania,
 County of Philadelphia.

Personally appeared before me R. L. Flower
 and made oath that he saw the Penn
 Mutual Life Insurance Company by Wm H.
 Kingsley, its Vice-President and Sydney
 A. Smith its Secretary sign, seal and by
 its act and deed deliver the within
 written instrument, and that he with
 W. A. Peffle witnessed the execution thereof.

Sworn to before me this 8th
 day of February, A. D. 1928 R. L. Flower



W. A. Peffle (L.S.)

Notary Public for S. C.

Notary Public - my commission expires March 2, 1931

Recorded - March 9th at 9:45 A. M., 1928.