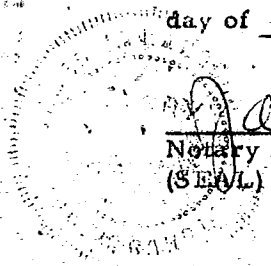


STATE OF SOUTH CAROLINA
COUNTY OF CHARLESTON

PERSONALLY appeared before me Jack D. Morris
and made oath that he saw the within named American Mortgage and Invest-
ment Company, by Eugene Yaschik, its President, and Helen Goldstein,
its Treasurer, sign, seal, and as its corporate act and deed, deliver the
within written instrument, and that he with James H. Hayward
witnessed the execution thereof.

SWORN to before me this 24
day of September, 1962.)

Jack D. Morris



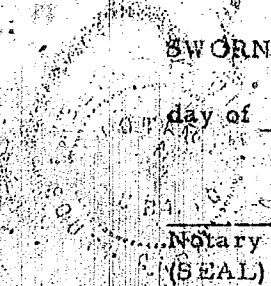
James L. Poynter
Notary Public for South Carolina)
(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF CHARLESTON

PERSONALLY appeared before me Herman E. Pernell
and made oath that he saw the within Charleston Capital Corporation,
by Henry Yaschik, its President, and Alice Shaw Baker, its Secretary,
sign, seal, and as its corporate act and deed, deliver the within written
instrument, and that he with Wanda Sparks witnessed
the execution thereof.

SWORN to before me this 26
day of September, 1962.)

Herman E. Pernell



Helen Goldstein
Notary Public for South Carolina)
(SEAL)