

STATE OF NEW YORK)

COUNTY OF NEW YORK)

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PERSONALLY appeared before me ELIZABETH SHOOKEN
and made oath that she saw Douglas C. Welton as Executive Vice President
and LeRoy Van Dine as Assistant Vice President and Secretary of Dry
Dock Savings Bank, sign, seal with its corporate seal and as the act
and deed of said corporation deliver the foregoing Regulatory Agreement,
and that she with FRANCES G. JONES witnessed the execution
thereof.

Sworn to before me this)
3rd day of August, 1966.)
Marie A. Guarino)
Notary Public for New York)

Elizabeth Shook

My commission expires _____.

NOTARY PUBLIC
MARIE A. GUARINO
Notary Public, State of New York
No. 31-6696100
Qualified in New York County
Commission Expires Mar. 30, 1969

STATE OF SOUTH CAROLINA)

COUNTY OF GREENVILLE)

PERSONALLY appeared before me Deloris B. Kollar
and made oath that he saw W. W. Pate as President, and Vance B. Drawdy
as Secretary of Patewood Corporation, a corporation chartered under the
laws of the State of South Carolina, sign seal with its corporate seal
and as the act and deed of said corporation deliver the foregoing
Regulatory Agreement, and that he with Patrick C. Fant
witnessed the execution thereof.

Sworn to before me)
this 16th day of July, 1966.)
Patrick C. Fant)
Notary Public for South Carolina)

Deloris B. Kollar

My commission expires at the pleasure of
the Governor.

Modification Agreement Recorded August 8, 1966 at 3:25 P. M. #3968