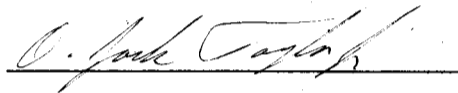


STATE OF SOUTH CAROLINA)

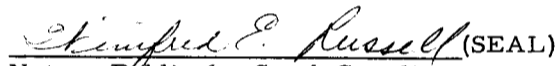
COUNTY OF GREENVILLE)

PERSONALLY appeared before me O. Jack Taylor, Jr.
and made oath that he saw the within named Southern Bank and Trust
Company, Greenville, South Carolina, by its duly authorized officer
sign, seal and as its act and deed, deliver the within written Subordination
Agreement and that he with Donna H. Coker
witnessed the execution thereof.



SWORN to before me this

18th day of July, 1967

 (SEAL)
Notary Public for South Carolina

Agreement Recorded July 18, 1967 at 3:52 P. M., #2223.