

STATE OF SOUTH CAROLINA :
 COUNTY OF GREENVILLE :

Personally appeared before me H. C. Smith
 and made oath that he saw the within named Cliff R. Edwards,
 Obligor, and William J. Kincaid, one of the Purchasers, sign,
 seal and deliver the foregoing Loan Modification Agreement,
 and that he with H. D. Hawkins witnessed the execution
 thereof.

Sworn to before me, this the
25th day of July, 1969.

H. C. Smith

H. D. Hawkins (SEAL)

Notary Public for South Carolina
 My Commission Expires: 4-30-79

STATE OF NEW YORK :
 COUNTY OF Chenango :

Personally appeared before me Alice C. Doyle
 and made oath that she saw the within named Delores A. Kincaid,
 one of the Purchasers, sign, seal and deliver the foregoing Loan
 Modification Agreement, and that she with Frieda B. Coble
 witnessed the execution thereof.

Sworn to before me, this the
17th day of July, 1969.

Alice C. Doyle

Frieda B. Coble (SEAL)

Notary Public
 My Commission Expires: 3-30-71

FRIEDA B. COBLE
 NOTARY PUBLIC, State of N. Y., County of Madison
 My Commission Expires March 30, 1971