STATE OF SOUTH CAROLINA
COUNTY OF RICHLAND

PROBATE

Personally appeared before me the undersigned witness who on oath says that he saw the foregoing First Southern Investment Co., Inc., Inc., Cameron Brown Company, and The Secretary of Housing and Urban Development by their duly authorized officers, sign, seal and as their act and deed, deliver the within Modificiation of Mortgage and Regulatory Agreement this 28th day of July, 1972.

Sworn to before this 28th day of July,

1972.

Cleaner C. Rogers

Notary Public for South Carolina

My Commission Expires 11/23/80