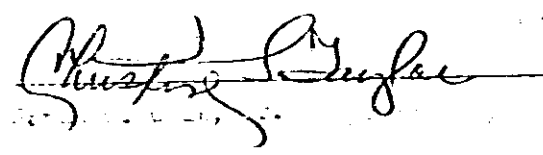


STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

PERSONALLY appeared before me Christine S. Taylor
who being first duly sworn, says that s/he saw James O. Holt, Jr.
Executive Vice President of Carolina
Federal Savings and Loan Association, a corporation chartered under the laws of the United States, sign, seal
and with its corporate seal and as the act and deed of said corporation deliver the within Agreement, and
that s/he with Ann T. Huckabee witnessed the execution thereof.

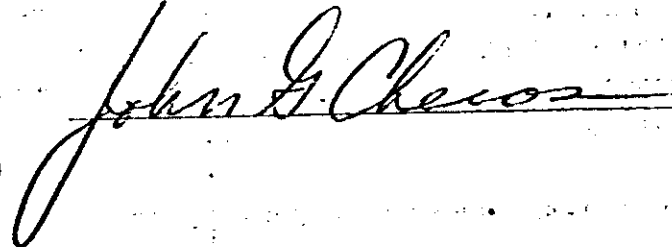
SWORN to before me this 15th
day of August, 1973
Ann T. Huckabee (L.S.)
Notary Public for South Carolina
My Commission Expires: 2/4/80



STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

PERSONALLY appeared before me the undersigned witness
who being first duly sworn, says that she saw James T. Powell and Brenda W. Powell
sign, seal and as his/her/their
act and deed, deliver the within Agreement, and that she with the other subscribed witness
witnessed the execution thereof.

SWORN to before me this 21st
day of September, 1973
Nancy Joyce Davis (L.S.)
Notary Public for South Carolina
My Commission Expires: 12-16-80



STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

PERSONALLY appeared before me _____
who being first duly sworn, says that he saw _____
as _____ and _____
as _____ of _____
a corporation chartered under
the laws of the State of _____, sign, seal and with its corporate seal and
as the act and deed of said corporation deliver the within Agreement, and that he with _____
witnessed the execution thereof.

SWORN to before me this _____
day of _____, 19____
Notary Public for South Carolina (L.S.)
My Commission Expires: _____