

Andra J. Clary
Notary Public

James P. McNamara
JAMES P. McNAMARA
Catherine F. McNamara
CATHERINE F. McNAMARA

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

PERSONALLY APPEARED the undersigned witness and made oath that (s)he saw the within named FIDELITY FEDERAL SAVINGS & LOAN ASSOCIATION, by its Vice President, Charles T. Carlberg; THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA, AS TRUSTEE FOR JAMES G. BANNON, by its Vice President & Senior Trust officer, Wade H. Bryant and its Trust officer, D.E. Power; JAMES P. McNAMARA and CATHERINE F. McNAMARA, sign seal and as their act and deed deliver the within written Subordination Agreement and that (s)he with the other witness subscribed above witnessed the execution thereof.

SWORN to before me)
This 13th day of)
January, 1974)

James P. McNamara

Andra J. Clary (L.S.)
Notary Public for S. C.

My Commission Expires: 1/12/81