IN WITNESS WHEREOF, the undersigned have caused this Subordination Agreement to be executed this 15th day of February, 1974.

THE CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA, AS TRUSTEE FOR JAMES G. BANNON

BY: Its Trust Officer

JAMES P. McNAMARA

CATHERINE F. McNAMARA

STATE OF SOUTH CAROLINA

THE CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA

AND: Its Trust Officer

CATHERINE F. McNAMARA

Personally appeared the undersigned witness and made oath that (s)he saw the within named The Citizens & Southern National Bank of South Carolina, as Trustee for James G. Bannon, by its duly authorized officers, and 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 15th Day of
February, 1974.

OF GREENVILLE

COUNTY

Allen Ruemy

PROBATE

Notary Public for South Carolina

My Commission Expires: 5/12/83

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