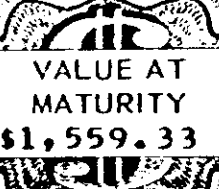
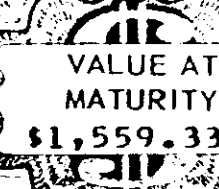


EXHIBIT B

 VALUE AT MATURITY \$1,559.33	8 % FIRST MORTGAGE BOND XXXX ISSUER	NUMBER 8 % COMPOUND INTEREST BOND	 VALUE AT MATURITY \$1,559.33
---	--	---	---

**BEREA FIRST BAPTIST CHURCH
GREENVILLE, SOUTH CAROLINA, A CORPORATION,**

Hereby promises to pay the bearer in lawful money of the United States For Value Received
THE SUM OF: FIFTEEN HUNDRED FIFTY NINE AND -----33/100 DOLLARS
 PAYABLE ON: THE FIRST DAY OF **APRIL 1989** upon surrender of this bond at the
 PAYING AGENT BANK: **THE SOUTH CAROLINA NATIONAL BANK**
COLUMBIA, SOUTH CAROLINA

such sum representing **8 %** interest compounded semi-annually on the first day of **APRIL**
 and **OCTOBER** each year plus return of the original investment.

DATE OF ISSUE	AMOUNT INVESTED	YEARS	MATURITY DATE	MATURITY AMOUNT
10/01/74	\$500.00	14 1/2	04/01/89	\$1,559.33

**SERIES
1974-A**

This bond is one of a series numbered consecutively **1** through **1330** in denominations of **\$1000.00, \$500.00 AND \$250.00** aggregating the sum of **\$800,000.00** Issued by the Issuer pursuant to a duly enacted Resolution of Issuer for the purposes of financing the project specified therein and in accordance with the terms of a Trust Indenture (hereinafter called "Indenture"). Said Indenture is filed in the appropriate records of the Issuer's domicile and such Indenture is hereby referred to and made a part hereof for all purposes as if it were set out herein in full.

The Issuer reserves the right to redeem this bond prior to maturity by paying to the holder hereof, at the office of the Paying Agent, the principal amount hereof together with accrued interest. Notice of such redemption shall be given to the holder of this bond in accordance with the provisions of the Indenture. The right of redemption may be exercised on any of the semi-annual compounding dates of this bond issue, and in the event this early redemption is exercised, this bond shall not yield interest from and after the date fixed for its redemption.

The Issuer reserves the right to issue additional bonds for the purposes and under the terms set forth in the Indenture. The indebtedness evidenced by this bond is senior to all indebtedness of the Issuer outstanding or to be outstanding other than indebtedness specifically placed on a parity and equality with this bond in accordance with the indenture.

The Issuer has assigned out of its income sums sufficient to pay all of the bonds of this bond issue as the same shall come due, such sums to be deposited in an interest and bond payment account with the Paying Agent and used for no other purposes. This bond, together with the Interest, is secured by a First Mortgage of Real Estate executed by the Issuer, which instrument is recorded in the appropriate records in the domicile of the Issuer, and is incorporated herein by reference and made a part hereof for all purposes as if it were set out in full herein.

This entire bond issue shall be in default upon the failure of payment of principal and accrued interest on any one bond requiring the Trustee to act according to the default provisions of the Indenture.

The Trustee for the bondholders is **THE SOUTH CAROLINA NATIONAL BANK** and the duties of the Trustee are set out in the Indenture.
COLUMBIA, SOUTH CAROLINA

IN TESTIMONY WHEREOF, the Issuer has caused its seal to be affixed hereto and this bond signed by its duly authorized officers.

**BEREA FIRST BAPTIST CHURCH
GREENVILLE, SOUTH CAROLINA**

SPECIMEN

SPECIMEN

TREASURER'S CERTIFICATE: I, the undersigned Treasurer, hereby certify that I have received payment for the foregoing bond and the same represents a valid obligation of the Issuer.

Treasurer

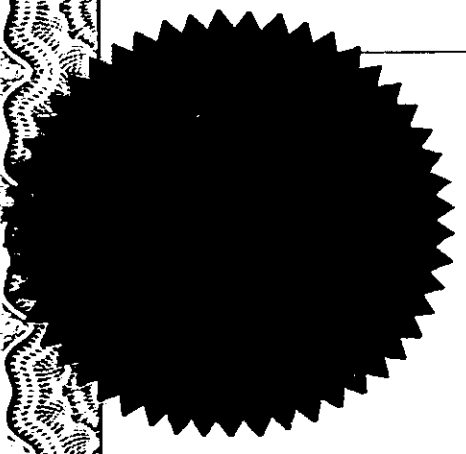


TABLE OF FACTORS

YEARS	FACTOR	YEARS	FACTOR	YEARS	FACTOR	YEARS	FACTOR
1/2	1.04000	1	1.08160	1 1/2	1.12486	2	1.16986
2 1/2	1.21665	3	1.26532	3 1/2	1.31593	4	1.36857
4 1/2	1.42331	5	1.48024	5 1/2	1.53945	6	1.60103
6 1/2	1.66507	7	1.73168	7 1/2	1.80094	8	1.87298
8 1/2	1.94790	9	2.02582	9 1/2	2.10685	10	2.19112
10 1/2	2.27877	11	2.36992	11 1/2	2.46472	12	2.56330
12 1/2	2.66584	13	2.77247	13 1/2	2.88337	14	2.99870
14 1/2	3.11865						

NOTICE TO BOND HOLDERS

Since the Issuer has reserved the right of early payment of its bonds by paying principal and interest accrued to date, it is important that you keep the issuer informed of your address. Should you sell this bond, please notify the Issuer of the purchaser's address.

4328 RV-2