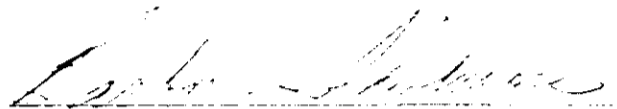


STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

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PERSONALLY appeared before me Barbara Skidmore
who being first duly sworn, says that she saw James O. Holt, Jr.
as 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 she with
Ann T. Huckabee witnessed the execution thereof.

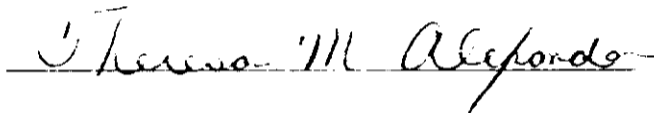
SWORN to before this 20th
day of February, 1975.
Ann T. Huckabee (L.S.)
Notary Public for South Carolina.
My Commission Expires: 2/1/76



STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PERSONALLY appeared before me Theresa M. Alexander
who being first duly sworn, says that she saw Doris H. Dix
sign, seal and as his/her/their
act and deed, deliver the within Agreement, and that he with William B. James
witnessed the execution thereof.

SWORN to before me this 11th
day of April, 1975.
Theresa M. Alexander (L.S.)
Notary Public for South Carolina
My Commission Expires: June 13, 1979.



STATE OF SOUTH CAROLINA
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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: _____