

IN WITNESS WHEREOF, this instrument has been duly executed by the undersigned at Greenville, South Carolina, this the 24th day of January, 1975.

Signed, sealed and delivered

in the presence of:

Carol S. Richardson

FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

BY:

Peggy W. Hoag  
Asst. Sec.

Nancy D. Laines

STATE OF SOUTH CAROLINA )

COUNTY OF GREENVILLE )

PERSONALLY appeared the undersigned witness and made oath that (s)he saw the within named Corporation, by its duly authorized officer, sign, seal and as the Corporation's act and deed deliver the within written instrument for the uses and purposes therein mentioned and that (s)he with the other subscribed witness witnessed the execution thereof.

SWORN to and subscribed before me this 24th day of December, 1975.

Carol S. Richardson

Nancy D. Laines (LS)  
Notary Public for South Carolina  
My Commission Expires: 12-16-80

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