

STATE OF SOUTH CAROLINA)
 COUNTY OF GREENVILLE)

PROBATE

PERSONALLY APPEARED before me the undersigned witness and made oath that (s)he saw the within named James W. Owings, as Transferring Obligor, sign, seal and as his act and deed, deliver the within Loan Modification and Assumption Agreement and that (s)he, with the other witness subscribed above, witnessed the execution thereof.

Stanley R. Jameson

SWORN to before me this 28th
 day of September, 1976.

Gene A. Shurt (LS)
 Notary Public for South Carolina

My Commission Expires: 8/12/80

STATE OF SOUTH CAROLINA)
 COUNTY OF GREENVILLE)

PROBATE

PERSONALLY appeared before me the undersigned witness and made oath that (s)he saw the within named C. Douglas Wilson, Inc., by its duly authorized officer, sign, seal and as its act and deed, as Assuming Obligor, sign, seal and deliver the within Loan Modification and Assumption Agreement and that (s)he, with the other witness subscribed above, witnessed the execution thereof.

Stanley R. Jameson

SWORN to before me this 28th
 day of September, 1976.

Gene A. Shurt (LS)
 Notary Public for South Carolina

My Commission Expires: 8/12/80