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EXHIBIT A  
PARTICIPATION CERTIFICATE WITH  
FIRST FEDERAL SAVINGS & LOAN ASSOCIATION  
LAKE WORTH, FLORIDA

Certificate No. 1  
under Agreement dated June 6, 1973

Pursuant to the Participation Agreement dated June 6, 1973, between First Federal Savings & Loan Association of Greenville, South Carolina, the Seller, and First Federal Savings & Loan Association of Lake Worth, Florida, the Purchaser, which agreement by this reference is made a part hereof, and the parties agree to the following terms:

- 1. Purchaser's participation interest: 50 % of 9 Loans totaling 2,311,139.68 \*
- 2. Yield rate per annum, net: 8 1/2 % (45,777.85 1/2 of 1 1/2 % of 2,311,139.68 \*)
- 3. Remittance from Buyer to Seller: \$ 1,155,569.84
- 4. Date of Purchaser's execution and remittance: \_\_\_\_\_

\* Fee Collected 5,777.85 represents 1/2 of 1 1/2 % of our Share of Participation 1,155,569.84