

Signed, sealed and delivered
in the presence of:

UNITED FEDERAL SAVINGS AND LOAN
ASSOCIATION (formerly Fountain Inn
Federal Savings & Loan Association

C. Randolph Epps
Marcia R. Higgins

By: Mildred B. Terdin
Its Asst. Sec.

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 C. Randolph Epps witnessed the execution thereof.

Marcia R. Higgins

SWORN to before me this 12
day of December, 1978.

Frank H. Smith (SEAL)
Notary Public for South Carolina
My Commission expires: 5-21-79

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