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STATE OF SOUTH CAROLINA

COUNTY OF ____ ANDERSON _____

Personally appeared before me__Ruth S. Gerrard ______who, being duly sworn says that (s)he saw _____ C. Marshall Kowalski ______, Manager of the Federal Land Bank Association of _____ ANDERSON ______, as attorney in fact for The Federal Land Bank of Columbia, sign, and as the act and deed of said bank, deliver the within written instrument for the uses and purposes therein mentioned and that (s)he with ___ Edna_ R. Norton ______ witnessed the execution thereof.

Sworn to and subscribed before me

this 6th day of August 1978.0.

Ruth S. Gerrard

Notary Public for South Carolina

Edna E. Norton

My Commission Expires: 9-7-89