STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PERSONALLY appeared before me Janet E. Fleming, who being first duly sworn, says that he saw Bartow B. Gilbert, Jr. as Senior Vice President of Carolina Federal Savings and Loan Association, a corporation chartered under the laws of the United States, sign, seal and with its corporate seal and as the act and deed of said corporation deliver the within Agreement, and that he with Susan F. Girard witnessed the execution thereof.

SWORN to before this 18th day of June, 1981.

Susan F. Girard (L.S.)
Notary Public for South Carolina.
My Commission Expires: 5-8-90

Janet E. Fleming

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PERSONALLY appeared before me Debra D. Jones, who being first duly sworn, says that she saw Samir T. Mikhail and Marie I. Mikhail sign, seal and as his/her/their act and deed, deliver the within Agreement, and that she with Donald L. Van Riper witnessed the execution thereof.

SWORN to before me this 30 day of June, 1981.

Donald L. Van Riper (L.S.)
Notary Public for South Carolina
My Commission Expires: 6/15/86

Debra D. Jones

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PERSONALLY appeared before me Debra D. Jones, who being first duly sworn, says that she saw Marie I. Mikhail, as _____, and _____, as _____, of _____, a corporation chartered under the laws of the State of _____, sign, seal and with its corporate seal and as the act and deed of said corporation deliver the within Agreement, and that he with _____ witnessed the execution thereof.

SWORN to before me this _____ day of _____, 19____.

_____ (L.S.)
Notary Public for South Carolina.
My Commission Expires: 6/15/86

Debra D. Jones

RECORDED JUN 30 1981 at 5:02 P.M.

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