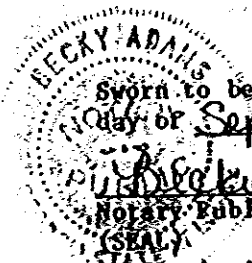


STATE OF GEORGIA)
) PROBATE
 COUNTY OF FULTON)

PERSONALLY appeared before me Cynthia A Cooper, who being duly sworn, says that (s)he saw the corporate seal of the Banco Mortgage Company affixed to the foregoing instrument and that (s)he also saw Wesley E. Bladder, Assistant Vice President, and saw Maisha Spalding, Assistant Secretary of said Banco Mortgage Company, sign and attest the same and that (s)he, with Franklin Okonich witnessed the execution and delivery thereof as the act and deed of the said Banco Mortgage Company.

Cynthia A Cooper



Sworn to before me this 5th day of September, 1980.

Becky Adams
 Notary Public

(SEAL)
 My Commission Expires: Notary Public, Georgia, State at Large
My Commission Expires Jan. 30, 1983

STATE OF SOUTH CAROLINA)
) PROBATE
 COUNTY OF RICHLAND)

PERSONALLY appeared before me Charles Rendlen, and made oath that (s)he saw the within named THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT, ACTING BY AND THROUGH THE FEDERAL HOUSING COMMISSIONER, by L. J. Walker, its authorized agent, sign, seal and as the act and deed of the said The Secretary of Housing and Urban Development, acting by and through The Federal Housing Commissioner, deliver the within written Modification Agreement; and that (s)he with Louise Cook witnessed the execution thereof.

Charles Rendlen

Sworn to before me this 2nd day of September, 1980.

Marilyn P. Maddox
 Notary Public

(SEAL)
 My Commission Expires: MY COMMISSION EXPIRES 8-16-1989

RECORDS: SEP 10 1980 at 11:22 A.M.

7800