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IN WITNESS WHEREOF, this instrument has been duly executed by the undersigned at Greenville, South Carolina this the day of September, 1975.

Signed, sealed and delivered in the presence of:

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION

By: Moneon M. hevel

STATE OF SOUTH CAROLINA

PROBATE

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 Emily P. Bridges

witnessed the execution thereof.

SWORN to before me this 30%. day of September, 1975.

My commission expires: 15. 1982