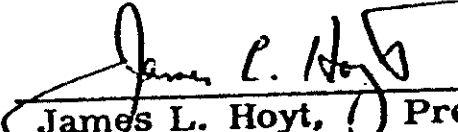


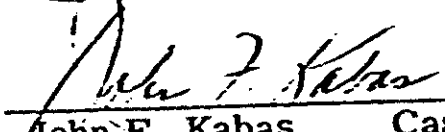
VERIFICATION

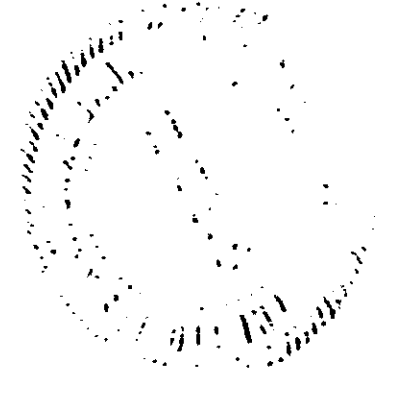
We, the undersigned President and Cashier as respectively indicated of Peoples National Bank, Greenville, S. C. hereby certify that each of us has read and understands the meaning and purport of the statements contained in the above Articles of Consolidation incorporating the attached Plan and Agreement of Consolidation and that the statements therein applying to Peoples National Bank, Greenville, S. C. are true, and they are informed and believe that the statements contained therein relative to Bankers Trust of South Carolina are true, and that each of them has signed the above Articles of Consolidation incorporating the attached Plan and Agreement of Consolidation in their respective capacities, and that each had the authority so to sign.

Address:

Peoples National Bank, Greenville, S. C.
100 West Washington Street
P. O. Box 608
Greenville, South Carolina


James L. Hoyt, President


John F. Kabas, Cashier



(CONTINUED ON NEXT PAGE)