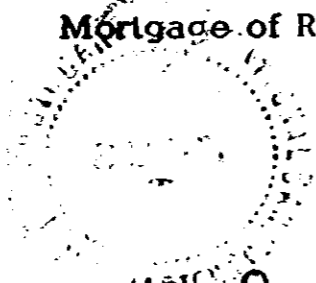


The undersigned, South Carolina National
Bank, Columbia, S.C., hereby agrees to serve as In-
dependent Trustee under the terms as set forth in this Trust Indenture and the First
Mortgage of Real Estate



THE SOUTH CAROLINA NATIONAL BANK
COLUMBIA, SOUTH CAROLINA

10-9-74
Date

RK Smith
Independent Trustee

Mary S. Eperson
Witness
Cheryl S. McFernal
Witness

1324
692

4328 RV-2