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STATE OF SOUTH CAROLINA COUNTY OF ANDERSON

Ruth S. Gerrard Personally appeared before me_ C. Marshall Kowalski being duly sworn says that (s)he saw _ Manager of the Federal Land Bank Association of Ander son in fact for The Federal Land Bank of Columbia, sign, and as the act and deed of said bank, deliver the within written instrument for the uses and purposes therein mentioned and that (s)he with Edna E. Norton witnessed the execution thereof.

Sworn to and subscribed before me

12th day of April this

Notary Public for South Carolina

-Edna E. Norton

My Commission Expires: July 28, 1979