

STATE OF SOUTH CAROLINA)
 COUNTY OF GREENVILLE)

Before me, Terresa P. Craven, a Notary Public in and for the State of South Carolina, personally came Thomas C. Vandiver, to me personally known, and to me known to be the President of SBT Real Estate, Inc., who, being by me duly sworn, did depose and say that he is, and at the time of executing the foregoing Merger Agreement, was President of SBT Real Estate, Inc.; that he knows the corporate seal of said corporation; that the seal affixed to the foregoing Agreement of Merger is the corporate seal of said corporation, and that a majority of the Board of Directors of said corporation signed the foregoing Merger Agreement; that since the ratification by the shareholders of such Agreement of Merger, the same was approved by the Board of Governors of the Federal Reserve and by the South Carolina State Board of Bank Control; that the said Thomas C. Vandiver, President as aforesaid, acknowledged the execution of the foregoing Agreement of Merger as the act, deed and Agreement of SBT Real Estate, Inc.

IN WITNESS WHEREOF, I have hereunto subscribed my name and have affixed my official seal this 31st day of October, 1973.

Terresa P. Craven (L.S.)
 Notary Public for South Carolina
 My Commission Expires May 27, 1979

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