

STATE OF SOUTH CAROLINA)
)
COUNTY OF RICHLAND)

CERTIFICATION

I, James B. Murphy, Jr., being the duly elected and acting Secretary of The South Carolina National Bank (hereinafter referred to as the "Bank" and also as the "Association"), do hereby certify that the following is a true and correct excerpt of the Bank's current By-Law provisions concerning the authority of Bank officers to execute certain instruments:

ARTICLE VIII

§8.2. Execution of Instruments. All agreements, indentures, mortgages, deeds, conveyances, transfers, certificates, declarations, receipts, discharges, releases, satisfactions, settlements, petitions, schedules, accounts, affidavits, bonds, undertakings, proxies and other instruments or documents may be signed, executed, acknowledged, verified, delivered or accepted in behalf of the Association by the Chairman of the Board, or the President, or any Vice President, or the Secretary, or the Cashier, or, if in connection with the exercise of fiduciary powers of the Association, by any of said officers or by any Trust Officer. Any such instrument may also be executed, acknowledged, verified, delivered or accepted in behalf of the Association in such other manner and by such other officers as the Board may from time to time direct. The provisions of this §8.2 are supplementary to any other provision of these By-Laws.

I further certify that J. E. Miano is a duly elected and acting Vice President of the Bank and pursuant to the Bank's current By-Laws has the requisite authority acting alone to execute and deliver deeds to real estate and closing documents incidental thereto.

IN WITNESS WHEREOF, I have hereunder set my hand and affixed the seal of the Bank this 14th day of October, 1983.

[SEAL]

James B. Murphy, Jr.
Secretary

RECORDED OCT 19 1983 at 2:25 P.M.

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