STATE OF SOUTH CAROLINA,

COUNTY OF ANDERSON.

Before me personally appeared Ann D. Garrett and made oath that she saw the within named Borrower sign, seal, and as his act and deed, deliver the within written mortgage; and that she with F. Smith Pruitt witnessed the execution thereof.

SWORN to before me, this 27th day of February, A.D. 1978.

(SEAL)

Notary Public for S.C.

My Commission Expires: 2-8-80

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