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STATE OF SOUTH CAROLINA
COUNTY OF ANDERSON

Personally appeared before me__Ruth S. Gerrard_______who, being duly sworn says that (s)he saw ______C. Marshall Kowalski _______, as attorney in fact for The Federal Land Bank Association of Anderson_______, as attorney 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

this 21st day of November 1980

Ruth S. Gerrard

Notary Public for South Carolina

Edna B. Norton

My Commission Expires: Sept. 7, 1989