

STATE OF SOUTH CAROLINA)
)
) PROBATE
COUNTY OF Greenville)

Before me, the undersigned notary public personally appeared Elizabeth N. Simkins _____, who being duly sworn, deposed and said that s_he saw First Federal S & L Association by its Exec. V.P., Thomas M. Creech, and Georgia G. Smith _____, its Assistant Vice President _____, sign, seal and deliver the foregoing Agreement and that s_he together with Emily P. Bridges _____ witnessed the execution thereof.

SWORN TO and subscribed
before me this 15th day
of July _____, 19 81

Elizabeth N. Simkins
Elizabeth N. Simkins

Emily P. Bridges (SEAL)
Notary Public for
My Commission expires 8-15-82

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