

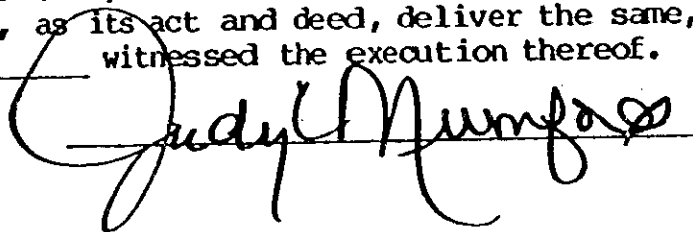
STATE OF SOUTH CAROLINA)

COUNTY OF BEAUFORT)


PROBATE

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PERSONALLY appeared before me Judy C. Mumford, who, on oath, says that she saw the within named HILTON HEAD MORTGAGE CORPORATION, by JAMES M. WANNAMAKER, its President, sign the within Instrument, and MARK B. HELES, its Senior Loan Officer attest the same, and the said Corporation, by said officers, seal said Instrument, and, as its act and deed, deliver the same, and that she with Jolyn L. Bowler witnessed the execution thereof.



SWORN to before me
this 20th day of May, 1983.


Notary Public for South Carolina
My Commission Expires:

(CONTINUED ON NEXT PAGE)