

EXHIBIT "E"  
 RELIANCE TRUST COMPANY  
 SCHEDULE OF FEES  
 THE FIRST BAPTIST CHURCH OF  
 MAULDIN, SOUTH CAROLINA

A. TRUSTEE AND PAYING AGENT

(1) Normal Charges (None)

There will be no charges to the Issuer provided the Issuer maintains the scheduled sinking fund on a current basis. Reliance Trust Company shall retain the interest earned on sinking fund deposits as its compensation. In the event the issuer becomes four weeks or more delinquent, the following alternate charges shall be imposed.

(2) Alternate Charges (Delinquent Accounts)

An alternate schedule of charges, in addition to the retention of interest earned, will be charged as follows:

<u>Amount of Issue</u>	<u>Per \$100,000 or Fraction Thereof of Original Issue Amount</u>
Up to \$200,000	\$4 per week
\$200,001 to \$500,000	3 per week
\$500,000 up	2 per week

The Issuer who pays their sinking fund payments according to schedule will not have any costs, whereas the Issuer who is consistently late or delinquent will be encouraged to become current if they wish to avoid the payment of alternate expenses. The account status shall revert back to the original no-charge status for the next sinking fund payment cycle if the issuer begins making its sinking fund payments on the original cycle again.

Sufficient collected funds as required to pay principal and interest must be on deposited with Reliance five (5) days prior to a scheduled disbursement. Any delinquent charges must be paid prior to any payment of principal and interest.

B. REGISTRAR AND ESCROW AGENT

All proceeds from the sale of bonds must be deposited with Reliance as Escrow Agent for the bond issue. As Escrow Agent, Reliance will receive the proceeds from the sale of bonds and deposit the proceeds into a designated deposit account.

Reliance shall pay interest to the Issuer at the rate of interest equal to the published current short-term Treasury Bill rates less two and one-half (2.5%) percent. This rate will change as the short-term Treasury Bill rates change. Earnings shall be calculated monthly on the daily balances of the account during the month and shall be credited to the Issuer's account monthly, less the expenses associated with the registration of bonds and other expenses of the issue. The expense of registration is \$1.25 per bond which will be deducted from interest earned.

0.234

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