VERIFICATION OF DOCUMENTS PURSUANT TO SECTION 12-11.5 OF THE CODE OF LAWS FOR SOUTH CAROLINA, 1962, AS AMENDED

We, the undersigned, do hereby certify as follows:

- That we have read and understand the meaning and purport of the statements contained in the within document.
- 2) That we are informed and believe that the statements contained in said document are true.
- 3) That each signed the document as indicated and that each had the authority so to sign by appropriate resolution duly adopted by the Board of Directors of each corporation.

Title: PRESIDENT Southern Bank and Trust Company

Title: PResident Bank of Clover

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