

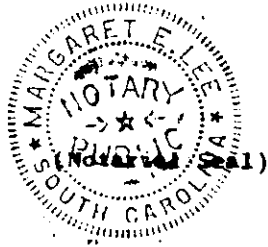
STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

VOL 910

Before me, Margaret E. Lee, a Notary Public in and for the State of South Carolina, personally came Thomas C. Vandiver to me personally known, and to me known to be the President of Southern Bank and Trust Company, who being by me duly sworn, did depose and say that he is, and at the time of executing the foregoing instrument was President of Southern Bank and Trust Company; that he knows the corporate seal of said Bank, that the seal affixed to the foregoing Agreement of Merger is the corporate seal of said Bank, and that a majority of the Board of Directors of said Bank signed the foregoing Agreement by like authority; that since the ratification by the shareholders of such Agreement of Merger, such Merger Agreement was approved by the South Carolina State Board of Bank Control and the Federal Deposit Insurance Corporation and that the said Thomas C. Vandiver, President as aforesaid, acknowledged the execution of the foregoing Agreement of Merger as the act, deed and agreement of Southern Bank and Trust Company.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal this 15th day of November, 1971.

Margaret E. Lee
Margaret E. Lee
Notary Public for South Carolina
My Commission Expires April 24, 1979



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