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IN WITNESS WHEREOF, the parties have si ned, sealed and delivered this Agreement as of the day and year first above written.

HAYWOOD CROSSING, ONE, a South Carolina Limited Partnership (SEAL)

By: Haywood Holding Company, its General Partner (SEAL)

By:

A. D. Cannon, Jr.

General Partner

HAYWOOD HOLDING COMPANY, a South Carolina Limited Partnership (SEAL)

By:

A. D. Cannon, Jr.

General Partner

HAYWOOD HOLDING COMPANY, a South Carolina Limited Partnership (SEAL)

By:

A. D. Cannon, Jr.

General Partner

HAYWOOD HOLDING COMPANY, a South Carolina Limited Partnership (SEAL)

Walter W. Goldsmith (Frank) Frank

Walter W. Goldsmith (Unmarried)

Walter W. Goldsmith (Unmarried)

Walter W. Goldsmith (Unmarried)

William R. Timmons, Jr.

(SEAL)