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STATE OF SOUTH CAROLINA )
COUNTY OF GREENVILLE )

PERSONALLY APPEARED before me, Sandra L. Newton, and made oath that she saw the within named Paulina E. Wagner, sign, seal, and as her act and deed deliver the within written Loan Modification Agreement, and that she with Sidney L. Jay witnessed the execution thereof.

(SEAL)

SWORN to before me this 25 day of November, 1974.

Sundra L. Newton

My Commission Expires: 10/20/79