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IN WITNESS WHEREOF, this instrument has been duly
executed by the undersigned at Greenville, South Carolina this 26
the 26 day of June, 1975.

Signed, sealed and delivered
in the presence of:

Richard M. Duncan
Deborah A. Johnson

FIDELITY FEDERAL SAVINGS & LOAN
ASSOCIATION

BY: Deborah A. Johnson

STATE OF SOUTH CAROLINA)

COUNTY OF GREENVILLE)

PERSONALLY appeared the undersigned witness and made
oath that (s)he saw the within named Corporation, by its duly
authorized officer, sign, seal and as the Corporation's act and
deed deliver the within written instrument for the uses and
purposes therein mentioned and that (s)he with Richard M. Duncan
witnessed the execution thereof.

SWORN to and subscribed
before me this 26 day
of June, 1975.

Deborah A. Johnson

Richard M. Duncan (L.S.)
Notary Public for South Carolina
My commission expires: 8-21-84