STATE OF SOUTH CAROLINA)

) PROBATE

COUNTY OF Greenville)

Before me, the undersigned notary public personally appeared Elizabeth N. Simkins, who being duly sworn, deposed and said that she saw First Federal S & L Association by its Exec.V.P., Thomas M. Creech and Georgia G. Smith, its Assistant Vice President, sign, seal and deliver the foregoing Agreement and that she together with Emily P. Bridges witnessed the execution thereof.

SWORN TO and subscribed
before me this 15th day
of July, 1982.

Emily P. Bridges (SEAL)
Notary Public for
My Commission expires 8-15-82

Elizabeth N. Simkins
Elizabeth N. Simkins

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