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STATE OF SOUTH CAROLINA **COUNTY OF RICHLAND**

Personally appeared before me

Mary Frances Dewell

who,

being duly sworn, says that he saw

S. N. Pearman, Jr.

as Assistant Vice President

Phyllis E. Janes and

Assistant Secretary of The Federal Land Bank of Columbia, sign, affix the corporate seal and as the act and deed of said bank, deliver the within written instrument for the uses and purposes therein mentioned and that he with

Patricia N. Butts

witnessed the

execution thereof.

Sworn to and subscribed before me

this 22nd day of November, 1982. xxx

My Commission Expires:___