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Sandy Company

IN WITNESS UMEREOF, the undersigned has executed this instrument the day and year first above written.

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Signed, sealed and delivered in the presence of:

Hanist Davis

JAMES D.

Bankers Trust of South Carolina hereby joins in the execution of this Mortgage and Security Agreement with the intention that it shall serve as a financing statement pursuant to Section 36-9-402 of the Code of Laws of South Carolina, 1976.

Signed, sealed and delivered in the presence of:

Lion 10 Dirardian

Sitter (Saad

BANKERS TRUST OF SOUTH CAROLINA

By: William A. Bridges

Its: Vice-fres.

(CORPORATE SEAL)