FEDERAL BANK, F.S.B. (formerly Fidelity Federal Savings and Loan Association) now in existence as amended.

EXECUTED at Greenville, South Carolina, this 2nd day of May, 1984.

WITNESSED:

William F. Fuller

Vicki G. Charlotte

As to American Federal S&L

AMERICAN FEDERAL S&L ASSOCIATION

BY: Richard M. Dunn

James C. Mosley Jr.

John K. Pitt

As to Holly Tree Country Club

HOLLY TREE COUNTRY CLUB, INC.

BY: George H. Lawrence, Pres

Lucille H. Sicule

As to Holly Tree Plantation

HOLLY TREE PLANTATION

BY: James P. McNamara

* * * * * *

STATE OF SOUTH CAROLINA)
)
COUNTY OF GREENVILLE)

P R O B A T E

PERSONALLY APPEARED before me the undersigned witness and made oath that (s)he saw the within named AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, sign, seal and as its act and deed,