be executed by its duly authorized officer on this the 6th day of December, 1984.

J. M. MORTGAGE, INC.

By: _____ (L.S.)

Signed, Sealed and Delivered in the presence of:

THIS CORPORATION HAS NO SEAL.

STATE OF SOUTH CAROLINA)
) ss:
COUNTY OF FLORENCE)

PERSONALLY APPEARED BEFORE ME, JOHN M. BARD, who, on oath, says that he saw the within named J.M. Mortgage, Inc., by E. FRANK LAYNE, its Regional Vice-President, sign the within written instrument, and _____, its Assistant Secretary, attest the same, and the said corporation, by its said officers, and as its act and deed, deliver the same as the act and deed of the said J. M. Mortgage, Inc., and states that said corporation has no seal and is not required to have a seal by the laws of the State in which it is domiciled, and that he with _____ witnessed the execution thereof.

_____
~~NOTARY PUBLIC~~

Sworn to before me this 6 day of December, 1984.

_____
NOTARY PUBLIC in and for S.C. (L.S.)

My Commission Expires: 7-19-89