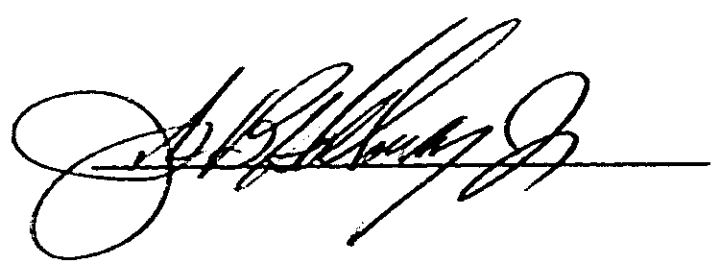


STATE OF SOUTH CAROLINA)
COUNTY OF ANDERSON)

PERSONALLY appeared before me John B. Holloway, Jr.,
who being duly sworn, says:

That he saw the within named First National Bank of South
Carolina of Columbia, by John K. Higginbotham,
its Vice President, duly authorized, and
Shirley J. Bowman and Jacob C. Bowman,
sign, seal and as their acts and deeds deliver the foregoing written
Extension Agreement for the uses and purposes therein mentioned, and that
he with Mildred H. McMahan,
witnessed the execution and delivery thereof.



SWORN to and subscribed before
me this 22nd day of October,
1977.

Cynthia Joyce Beaman (L.S.)
Notary Public of South Carolina

MY COM. EXPIRES DECEMBER 11, 1980

4328 (RV-2)

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