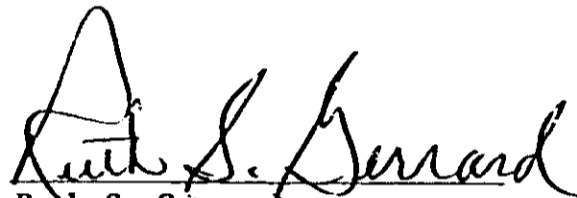



L-449B - Feb. 1972  
(South Carolina)  
Page 2

STATE OF SOUTH CAROLINA )  
  )  
COUNTY OF ANDERSON          )

Personally appeared before me Ruth S. Gerrard who,  
being duly sworn says that (s)he saw C. Marshall Kowalski,  
Manager of the Federal Land Bank Association of Anderson, as attorney  
in fact for The Federal Land Bank of Columbia, sign, and as the act and deed of said bank,  
deliver the within written instrument for the uses and purposes therein mentioned and that  
(s)he with Edna E. Norton  
witnessed the execution thereof.

Sworn to and subscribed before me  
this 30th day of December 1981

  
Ruth S. Gerrard

  
Notary Public for South Carolina  
Edna E. Norton  
My Commission Expires: 9-7-89

RECORDED JAN 21 1982 at 11:26 A.M.

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