

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared before me Brenda J. Lindsey
and made oath that she saw the within named Carolina Federal Savings &
Loan Association, by its duly authorized officer, sign, seal and as its
act and deed deliver the within written instrument, and that she, with
Anna S. Huckabee witnessed the execution thereof.

SWORN to before me this
9th day of November, 1972.

Brenda J. Lindsey

Anna S. Huckabee
Notary Public for South Carolina
My Commission expires: 2/4/80

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared before me David C. Austin
and made oath that he saw the within named First Piedmont Bank & Trust
Company, by its duly authorized officer, sign, seal and as its act and
deed deliver the within written instrument, and that he, with
Susan W. Huffman witnessed the execution thereof.

SWORN to before me this
9th day of November, 1972.

David C. Austin

Susan W. Huffman
Notary Public for South Carolina
My Commission expires: 9/2/82