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STATE OF SOUTH CAROLINA

COUNTY OF \_\_\_ANDERSON

Personally appeared before me\_\_\_\_\_\_\_Bobbie H. Wicker \_\_\_\_\_\_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 \_\_\_\_\_\_ Ruth S. Gerrard \_\_\_\_\_\_ witnessed the execution thereof.

Sworn to and subscribed before me

this 23rd day of January 1976.

Bobbie H. Wicker

Notary Public for South Carolina

Ruth S. Gerrard

My Commission Expires: Feb. 26, 1985