

IN WITNESS WHEREOF, the undersigned have caused this Agreement to be executed as of this 2ND day of NOVEMBER, 1984.

Signed, sealed and delivered in the presence of:

Don J. McVay
Paul R. Kuhl

SCIOTO VALLEY MORTGAGE COMPANY

By: [Signature]

Title: [Signature]

Signed, sealed and delivered in the presence of:

[Signature]
W. S. Amos

CARTERET SAVINGS AND LOAN ASSOCIATION, F.A.

By: [Signature]

Title: Vice President

Signed, sealed and delivered in the presence of:

Jeanette M. Dupre
[Signature]

Acknowledged and Agreed this 31st day of October, 1984.

FIRST FEDERAL OF SOUTH CAROLINA

By: [Signature]

Title: vice President