

STATE OF GEORGIA )  
                          ) SS  
COUNTY OF FULTON )

Personally appeared before me, Sidney Holderness, III, who in  
oath says that he saw the within named Bargainor, FIRST FEDERAL OF  
SOUTH CAROLINA, by Michael E. Shultz, sign, seal and as his act and  
deed deliver the within written instrument, and that he with Jeannette  
M. Dufresne witnessed the execution thereof.

*Sidney Holderness, III*

SWORN to and subscribed before me  
this 31st day of October 1984.

*Jeannette M Dufresne*

Notary Public, Georgia, State at Large  
My Commission Expires Oct. 26, 1986