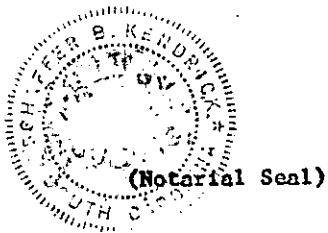


STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE )

Before me, Schaefer B. Kendrick, a Notary Public in and for the State of South Carolina, personally came Estes B. Howell, Jr to me personally known, and to me known to be the Cashier of Southern Bank and Trust Company, who being by me duly sworn, did depose and say that he is, and at the time of executing the foregoing instrument was CASHIER of Southern Bank and Trust Company, and that Estes B. Howell, Jr. is, and at the time of executing the foregoing instrument was, the Cashier of said Corporation; that he knows the corporate seal of said Corporation, that the seal affixed to the foregoing Agreement of Merger is the corporate seal of said Corporation; that it was affixed to the foregoing Agreement by authority of said Corporation, and that he, as CASHIER and T. C. Vandiver, as PRESIDENT of said Corporation, signed the foregoing Agreement by like authority; that since the ratification by the stockholders of such Agreement of Merger, such Merger Agreement was approved by the South Carolina State Board of Bank Control and the Federal Deposit Insurance Corporation and that the said Estes B. Howell, Jr., Cashier as aforesaid, acknowledged the execution of the foregoing Agreement of Merger as the act, deed and agreement of Southern Bank and Trust Company.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal this 11<sup>th</sup> day of MAY, 1965.



Schaefer B. Kendrick  
Notary Public for South Carolina

(CONTINUED ON NEXT PAGE)