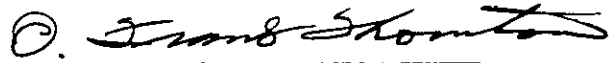


I, O. Frank Thornton, Secretary of State of South Carolina, do hereby certify that the original Agreement of Merger of Southern Bank and Trust Company and Bank of Clover into SOUTHERN BANK AND TRUST COMPANY, was duly filed in the Office of the Secretary of State of South Carolina on the 14th day of May, 1965, pursuant to the provisions of Section 12-20.4 of the Code of Laws for South Carolina, 1962, as amended, and that the foregoing 13 pages constitute a true and correct copy of said original Agreement of Merger so filed.

Given under my hand and seal of the State at Columbia, this 14th day of May, 1965.



O. Frank Thornton,
Secretary of State

Recorded in Charter Book 35434, Page 35434.

Recorded July 23rd., 1965 At 10:29 A.M. # 2734

