

BY-LAWS OF  
CRYSTAL BAY II HOMEOWNERS ASSOCIATION

Revised April 22, 2017

ARTICLE I  
IDENTITY

Section 1. Name. The name of the corporation is Crystal Bay II Homeowners Association, (hereinafter referred to as the Association) which was created and exists as a non-profit corporation under the laws of the State of South Carolina.

Section 2. Office of Association. The office of the Association shall be at the offices of Crystal Bay II Homeowners Association or at such other place as may be subsequently designated by the Board of Directors of the Association.

Section 3. Seal. The Seal of the Association shall bear the words "Crystal Bay II Homeowners Association" or an appropriate abbreviation thereof.

ARTICLE II  
DEFINITIONS

Section 1. General. All terms used herein and not otherwise defined shall be deemed to have the same meaning as defined in that certain DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS OF CRYSTAL BAY II SUBDIVISION, ("Declaration"), dated April 22, 1996, as amended, and recorded in the Office of the Clerk of Court for Laurens County, South Carolina, certain provisions of which Declaration may be repeated in full or in part and may be renumbered as they appear herein.

ARTICLE III  
MEMBERSHIP AND VOTING PROVISIONS

Section 1. Membership. Every Owner shall be a Member of the Association.

Section 2. Voting Rights. The Association shall have one type of voting membership. For purposes of these By-Laws, the Members shall be all those Owners of Lots. A Member shall be entitled to one vote for each Lot they own. Lots owned by the Association do not carry voting rights.

When any Lot entitling the Owner to Membership as a Member of the Association is owned of record in the name of two or more persons or entities, whether fiduciaries, joint tenants, tenants in common, tenants in partnership or in any other manner of joint or common ownership, or if two or more persons or entities have the same fiduciary relationship respecting

the same Property, then an instrument shall direct who shall cast the vote or votes, and it or a copy thereof shall be filed with the Secretary of the Association.

Section 3. Cumulative Voting Prohibited. Each Member shall be entitled to one vote for each lot owned for each director seat to be filled and/or for other issues to be voted upon. For multiple Lot owners, the total votes cast for each director seat to be filled and/or for other issues to be voted upon may not exceed the total number of Lots owned. All votes must be cast in whole numbers and not fractions thereof.

Section 4. Members to Have Power of Referendum in Certain Circumstances. For purposes of these By-Laws, a Referendum is defined as a vote by the Members on an action passed by the Board of Directors. This includes, without limitation, levying special Assessments, and adding or deleting functions or services which the Association is authorized to perform. Within thirty days after posting to the Crystal Bay Homeowners Association website any action approved by the Board of Directors which is in the opinion of the Members subject to a Referendum, a petition signed by at least forty percent of the total voting rights of the membership may be filed with the Secretary of the Association requesting that such action either be repealed or submitted to a vote of the Members. "Total voting rights" is defined in Article III, Section 2.

If the action is not repealed within thirty days from the receipt of the petition, the Secretary shall within twenty days thereafter prepare and mail Referendum ballots to all Members with instructions that the Members return the ballots within the time period specified by the Board of Directors but no fewer than twenty days. If more than fifty percent of the votes timely returned to the Association are in favor of repeal of the Board's action, the action to repeal shall be deemed to have been authorized by the Members. A higher percentage of returned ballots required to pass may be established by the petitioners in their call for a referendum but in no case may be less than or equal to fifty percent.

Section 5. Quorum Required on any Action Authorized at Regular or Special Meetings of the Association. The quorum required for any action which is subject to a vote of the Members at an open meeting of the Association (as distinguished from the Referendum) shall be as follows:

The first time a meeting of the Members of the Association is called to vote on a particular action proposed to be taken by the Association, the presence at the meeting of Members or proxies entitled to cast more than thirty percent of the total vote of the Membership shall constitute a quorum. If the required quorum is not forthcoming at any such meeting, a second meeting may be called subject to the giving of proper notice and there shall be quorum requirement of twenty percent of the total vote of the Members of the Association for such second meeting. Unless otherwise provided, any reference hereafter to "votes cast at a duly called meeting" shall be construed to be subject to the quorum requirements established by this ARTICLE III, Section 5, and any other requirements for such "duly called meeting" which may be established by the By-Laws of the Association. For the purpose of this Section 5, "proper notice" shall be

deemed to be given when given to each Member not less than ten days prior to the date of the meeting at which any proposed action is to be considered.

Section 6. Proxies. All Members of the Association may vote and transact business at any meeting of the Association by proxy authorized in writing.

ARTICLE IV  
MEETING OF THE MEMBERSHIP

Section 1. Place. All meetings of the Association Membership shall be held at the office of the Association, or at such other place and at such time as shall be designated by the Board of Directors of the Association and stated in the Notice of the Meeting, and shall be open to all Members.

Section 2. Membership List. The Board of Directors shall establish a record date not more than sixty days prior to a meeting of the Association for determining the Members entitled to notice of the meeting, and a complete alphabetical list of Members of the Association on that date shall be prepared by the Secretary showing the address and number of votes each is entitled to vote. Such list shall be maintained in the office of the Association beginning the day after notice of the meeting is given through the day of the meeting.

Section 3. Notice of Membership Meetings. Written notice of each meeting of the Members shall be given by, or at the direction of, the Secretary or person authorized or qualified to call the meeting, by mailing first class a copy of such notice, with proper postage affixed, at least ten days (but not more than sixty days) before such meeting to each Member entitled to notice thereof, to the last known address of the person or entity who appears as Owner in the Association's records on the first day of the calendar month in which such notice is mailed. Notice to one of two or more co-Owners of a Lot shall constitute notice to all co-Owners. It shall be the obligation of every Member to immediately notify the Secretary of the Association in writing of any change of address. Any person who becomes a Member following the first day in the calendar month in which said notice is mailed shall be deemed to have been given notice if notice was given to his predecessor-in-title. Such notice shall specify the place, day and hour of the meeting and a description of any matter that must be approved by the Members under the South Carolina Non-Profit Corporations Act of 1994, and, in the case of a special meeting, the purpose of the meeting. Evidence of such notice having been given may consist of an Affidavit of Mailing evidencing that the requisite notice was posted at least ten days prior to such meeting. Any member may waive notice before or after the date and times stated in the notice by written signed waiver and shall waive by attendance at a meeting unless he objects to the holding of the meeting at the beginning of the meeting.

Section 4. Annual Meeting. The annual meeting shall be held at a time set each year by the Board with at least ten days but not more than sixty days notice thereof by first class mail to each Member for the purpose of electing Directors and transacting any other business authorized to be transacted by the Members. At the annual meeting, the Members shall elect

new members of the Board of Directors by plurality vote in accordance with ARTICLE V of these By-Laws, and shall transact such other business as may properly be brought before the meeting.

Section 5. Special Meeting. Special meetings of the Members for any purpose or purposes, unless otherwise prescribed by statute, may be called by the President of the Association or shall be called by the President or Secretary of the Association at the request, in writing, of Members owning five percent or more of the total votes of the Members of the Association, which request shall state the purpose or purposes of the proposed meeting.

Section 6. Written Consent. Any action which may be taken at a meeting of the Members may be taken without a meeting if a written authorization signed by sixty percent of the Members who would be entitled to vote at a meeting for such purpose is filed with the Secretary. Any such action must be presented to Members by written ballots. The ballots are to be delivered to the Association and must meet the required quorum. For these purposes only, a quorum is defined as thirty percent of voting rights.

## ARTICLE V DIRECTORS

Section 1. Composition of the Board of Directors. The Association shall be governed by a Board of Directors consisting of not fewer than five members. The number of Directors may be increased by a majority vote of the Board of Directors.

Section 2. Qualifications and Selection of Board Members. Directors may be, but need not be, Members of the Association. Directors are elected by the Members following the provisions stated in Article III of these By-Laws.

Section 3. Term of Office. At each annual meeting the Members shall elect Directors to fill the expiring terms for a term of three years; no Director shall serve more than two consecutive terms. In the event the Board is expanded as permitted by section 1 of this ARTICLE, the term of new Directors shall be staggered as directed by the Board.

Section 4. Removal of Directors. Any Director elected by the Members may be removed from the Board, with or without cause, by a majority vote of the Members of the Association at a meeting called for that purpose after notice of the meeting stating that purpose. A successor may then and there be elected by a majority vote of the Members to fill the vacancy thus created. Should Members of the Association fail to elect a successor, the Board of Directors may fill the vacancy in the manner provided in Section 5 below.

Section 5. Vacancies on Board of Directors. If the Office(s) of any Director or Directors becomes vacant by reason of death, resignation, retirement, disqualification, or removal from office, a majority of the remaining Members of the Board of Directors, though less than a quorum as defined in ARTICLE VII, Section 5 below, shall choose a successor or successors, at

any regular or special meeting of the Board of Directors. Such replacement Member of the Board of Directors shall hold office for the balance of the unexpired term.

Section 6. Disqualification and Resignation of Directors. Any Director may resign at any time by sending a written notice of such resignation to the office of the Association, delivered to the Board of Directors, its presiding officer, the President or the Secretary. Unless otherwise specified therein, such resignation shall take effect upon receipt thereof. No Director shall continue to serve on the Board of Directors should they be more than thirty days delinquent in the payment as a Member of any assessment against their Lot; and said delinquency shall automatically constitute a resignation, effective when such resignation is accepted by a majority of the Board of Directors then in office.

Section 7. Compensation. A director may receive compensation for any service they may render to the Association, if approved by a two-thirds majority vote of the Membership. However, any Director may be reimbursed for their actual expenses incurred in the performance of their duties. Nothing herein shall prevent the Director from receiving compensation for services rendered or products sold to the Association pursuant to an agreement approved by the other Directors.

#### ARTICLE VI NOMINATION AND ELECTION OF DIRECTORS

Section 1. Nomination. Nomination for election to the Board of Directors by Members shall be made by a Nominating Committee. Nominations may also be made from the floor at the annual meeting. The Nominating Committee shall consist of a Chairman, who shall be a Member of the Board of Directors, and two or more other people who may, but need not, be Members of the Association. The Nominating Committee shall be appointed by the Board of Directors prior to the annual meeting and is automatically discharged when its report is formally presented to the assembly. The Nominating Committee shall make as many nominations for election to the Board of Directors as it shall in its discretion determine, but not less than the number of vacancies that are to be filled.

Section 2. Election. Election to the Board of Directors shall be by secret written ballot or by show of hands (as directed by the President of the Association) and shall be held at the annual meeting of the Members. At such election the Members or their proxies may cast, in respect to each vacancy, as many votes as they are entitled to exercise under the provisions of ARTICLE III of these By-Laws. The persons receiving the largest number of votes for each vacancy shall be elected.

#### ARTICLE VII MEETING OF DIRECTORS

Section 1. Regular Meetings. Regular meetings of the Board of Directors shall be held at least once every six months without notice, at such date (except on a legal holiday), place and time

as may be fixed by resolution of the Board. Although not required, notice of such regular meeting may be given to each Director personally or by mail, email or telephone at least three days prior to the date of such meeting. All meetings of the Board shall be open to all Members.

Section 2. Special Meetings. Special meetings of the Board of Directors shall be held when called by the President of the Association or by any two Members of the Board of Directors. At least two days' notice shall be given to all Members and Directors of the date, time, place and purpose of such meeting.

Section 3. Place of Meetings. Meetings of the Board of Directors shall be held in Laurens County, South Carolina, whenever practical. However, this provision is in no way intended to invalidate in any way whatsoever meetings held somewhere other than Laurens County, South Carolina, so long as such meetings are proper in all other respects.

Section 4. Directors' Waiver of Notice. Before or at any meeting of the Board of Directors, any Director may waive notice of such meeting by a signed written waiver placed in the minutes of the Association, and such waiver shall be deemed equivalent to the giving of notice. Attendance by a director at any meeting of the Board shall be a waiver of notice of the date, time and place thereof, unless such Director timely objects to such meeting or vote. If all the Directors are present at any meeting of the Board without objections, no notice shall be required, and any business may be transacted at such meeting.

Section 5. Quorum. At all meetings of the Board of Directors, a majority of the Directors shall constitute a quorum for the transaction of business, and the acts of the majority of the Directors present at such meetings at which a quorum is present shall be the acts of the Board of Directors. If, at any meeting of the Board of Directors, there is less than a quorum present, the majority of those present may adjourn the meeting. At each such adjourned meeting, any business which might have been transacted at the original meeting may continue to be transacted without further notice. A subsequent joinder of a Director in the action of such a meeting, by signing and concurring in the minutes thereof, shall constitute the presence of such Director for the purpose of determining a quorum and shall constitute their vote for such actions.

Section 6. Action Taken Without Meeting. The Directors shall have the right to take any action in the absence of a meeting which they could take at a meeting by obtaining the written approval of a majority of the Directors. Any action so approved shall have the same effect as though taken at a meeting of the Directors and shall be included in the minutes of the Association.

## ARTICLE VIII POWERS AND DUTIES OF THE BOARD OF DIRECTORS

The Board of Directors of the Association shall have the powers and duties necessary for the administration of the affairs of the Association and may do all such acts and things as are

not by law or by the Declaration, this Association's Articles of Incorporation, or these By-Laws, directed to be exercised and done by Members. These powers and duties shall specifically include, but shall not be limited to, the matters hereinafter set forth.

Section 1. Powers. The powers of the Board of Directors shall specifically include, but shall not be limited to the following:

(a) to adopt and publish rules and regulations governing the use of the Common Areas, Limited Common Areas, if applicable, and facilities located thereon, Common Property and the personal conduct of the Members and their guests thereon, and to establish penalties for the infraction thereof;

(b) to suspend the voting rights and right to use of the recreational facilities of a Member during any period in which such Member shall be in default in the payment of any Assessment levied by the Association. Such rights may also be suspended for such time as may be determined by the Board of Directors after notice to the Member and hearing before the Board of Directors for any infraction of rules and regulations;

(c) to exercise or delegate for the Association all powers, duties and authority vested in or delegated to this Association and not reserved to the Membership by other provisions of these By-Laws, the Articles of Incorporation, or the Declaration;

(d) to declare the office of a Member of the Board of Directors to be vacant in the event such Member shall be absent from three consecutive regular meetings of the Board of Directors;

(e) to employ a manager, independent contractors, accountants, attorneys, engineers, or such other employees or agents as they deem necessary, and to prescribe their duties;

(f) to secure Officers and Directors Liability Insurance covering the Officers and Directors of the Association at the expense of the Association; and

(g) to borrow money to meet the financial needs of the Association and to mortgage the property of the Association and to pledge the revenues of the Association as security for such loans made to the Association the proceeds of which loans shall be used by the Association in performing its authorized functions.

Section 2. Duties. The duties of the Board of Directors shall specifically include, but shall not be limited to the following:

(a) to cause to be kept a complete record of all its acts and corporate affairs;

(b) to supervise all officers, agents and employees of this Association, and to see that their duties are properly performed;

(c) as more fully provided in the Declaration, to:

(1) fix the amount of the Annual Assessment, Special Assessments, Assessments for the use of Limited Common Areas against each Lot not owned by the Association not later than the first calendar quarter in each year;

(2) send written notice of each Assessment to every Member subject thereto as soon as practicable after the fixing hereof; and

(3) enforce the lien rights against any Lot for which Assessments or costs are not paid within thirty days after due date or to bring an action at law against the Member personally obligated to pay the same;

(d) to issue, or cause an appropriate officer to issue, upon demand by any person, a certificate setting forth whether or not any Assessment has been paid. A reasonable charge may be made by the Board for the issuance of these certificates. If a certificate states that an Assessment has been paid, such certificate shall be conclusive evidence of such payment;

(e) to procure and maintain adequate liability and hazard insurance on property owned by the Association in the form and amount required by the Board of Directors;

(f) to cause all officers, agents or employees of the Association having fiscal responsibilities to be bonded, with fidelity bonds in the form and amount required by the Association, and the premium on such bonds shall be paid by the Association;

(g) to cause Common Areas and Limited Common areas and Common Property to be adequately maintained;

(h) to review and amend, if appropriate, the annual budget as prepared by the Treasurer;

(i) to enforce the Restrictive Covenants and rules and regulations and if necessary, bring an action at law or equity, against the Member to enforce same or recover damages resulting from the violations; and

(j) to carry out and enforce the guidelines, findings and directives (fines, et.) of the Architectural Review Committee.

ARTICLE IX  
LIABILITY OF THE DIRECTORS

Subject to the provisions of the South Carolina Non-Profit Corporations Act, the members of the Board of Directors, officers, employees, agents, managing agents or management firm (herein collectively referred to as "Agents") shall not be liable to the Members or the Association for any mistake of judgment, negligence or otherwise, except for their own individual willful misconduct or bad faith.

Subject to the provisions of the South Carolina Non-Profit Corporations Act, the Association shall indemnify and hold harmless each of the agents and its agents or employees against all contractual or tort liability to others arising out of contracts made, actions performed or omissions by the agents on behalf of the Association unless any such contract, action or omission shall have been made in bad faith or contrary to the provisions of the Declaration or of these By-Laws. It is intended that the Agents shall have no personal liability with respect to any contract made, action performed or omission by them on behalf of the Association.

ARTICLE X  
OFFICERS AND THEIR DUTIES

Section 1. Enumeration of Officers. The Officers of this Association shall be a President, a Vice President, a Secretary and a Treasurer, and such other Officers as the Board may by resolution create. The President, Vice President, Secretary and the Treasurer may be the same person or two or more persons except that no individual may hold more than two Officer positions at a time.

Section 2. Election of Officers. The election of officers shall take place at the organization meeting of the Board of Directors following within ten days after each annual meeting of the Members.

Section 3. Term. The officers of the Association shall be elected annually by the Board of Directors and each shall hold office for one year and until their successors are chosen and assume office in their stead unless they shall sooner resign, or shall be removed, or otherwise be disqualified to serve.

Section 4. Appointive Officers. The Board of Directors may appoint Assistant Secretaries and Assistant Treasurers and such other officer as the affairs of the Association may require, each of whom shall hold office for such period, have such authority, and perform such duties as the Board of Directors may determine.

Section 5. Resignation and Removal. Any officer may be removed from office with or without cause by the Board of Directors. Any officer may resign at any time giving written notice to the Board of Directors, the President or the Secretary. Such resignation shall take effect on the

date of receipt of such notice or at any later time specified therein, and unless otherwise specified therein, the acceptance or acknowledgment of acceptance of such resignation shall not be necessary to make it effective.

Section 6. Vacancies. A vacancy in any office may be filled by appointment by the Board of Directors. The officer appointed to such vacancy shall serve for the remainder of the term of the officer they replace.

Section 7. Duties of the President. The President shall be the chief executive officer of the Association and have the following duties:

- (a) preside at all meetings of the Members and of the Board of Directors;
- (b) see that orders and resolutions of the Board are carried out;
- (c) have executive powers and general supervision over the affairs of the Association and other officers;
- (d) sign all leases, mortgages, deeds, contracts and other written instruments as required by resolution of the Board of Directors; and
- (e) perform all of the duties incident to the office or which may be delegated to him by the Board of Directors.

Section 8. Duties of the Vice President. The Vice President shall act in the place and stead of the President in the event of absence, inability or refusal to act, and shall exercise and discharge such other duties as may be required by the Board of Directors.

Section 9. Duties of the Secretary. The Secretary shall issue notices of all Board of Directors' meetings and all meetings of the Members and shall attend and keep the minutes of same. The Secretary shall have charge of all of the associations' books, records and papers, except those kept by the Treasurer. The Secretary shall prepare minutes of the Directors and Members meetings and authenticate the records of the Association. The Assistant Secretary shall perform duties of the Secretary when the Secretary is absent.

Section 10. Duties of the Treasurer. The Treasurer shall:

- (a) have custody of the Association's funds and securities, except the funds payable to any management firm, and shall keep full and accurate accounts of receipts and disbursements in books belonging to the Association, and shall deposit all monies and other valuable effects in the name of and to the credit of the Association, in such insured depositories as may be designated by the Board of Directors;

(b) disburse the funds of the Association as may be ordered by the Board of Directors in accordance with these By-Laws, making proper vouchers for such disbursements, and shall render to the President and Board of Directors at the regular meetings of the Board of Directors, or whenever they may require it, an account of all transactions and of the financial condition of the Association;

(c) collect the Assessments and shall promptly report the status of collections and of all delinquencies to the Board of Directors;

(d) give Assessment status reports to potential transferees on which reports the transferees may rely;

(e) cause an annual review or audit of the Association to be completed as determined by the Board of Directors in a timely fashion by a certified public accounting firm selected by the Board of Directors and the results shall be reported to the Board of Directors and the Members;

(f) cause to be prepared an annual budget for consideration, modification, if appropriate, and ultimate approval by the Board of Directors;

(g) the duties of the Treasurer shall be performed by the Assistant Treasurer when the Treasurer is absent;

Section 11. Use of Management Firm. The duties of the Treasurer or Secretary may be fulfilled by a management firm employed by the Association, in which event such management firm shall have custody of the books of the Association.

## ARTICLE XII BOOKS AND RECORDS

The books, records and papers of the Association shall be available online for inspection by any Member or upon request. The Declaration, the Articles of Incorporation and the By-Laws of the Association shall be available for inspection by any Member and copies may be purchased at reasonable costs.

## ARTICLE XIII ASSESSMENTS

As more fully provided in the Declaration, each Member is obligated to pay to the Association Annual Assessments, Special Assessments and Assessments for the use of Limited Common Areas which are secured by a continuing lien upon the Lot against which the Assessment is made. Any Assessments which are not paid when due shall be delinquent. Any Assessment which are not paid within thirty days after the due date shall be subject to a late

charge in an amount which shall be determined by the Board of Directors, and thereafter the amount due shall bear interest from the due date at one and one-half percent per month. The Association may bring an action at law against the Member personally obligated to pay the same, and/or foreclose the lien against the property. No Member may waive or otherwise deny liability for the Assessments provided for herein by non-use of the Common Area, Limited Common Area or Common Property or abandonment of their Lot. The Member shall be liable for all costs of collection including attorney's fees of not less than fifteen percent of the amount due and for late charges as set by the Board.

ARTICLE XIV  
COMMITTEES

The Board of Directors shall designate committees, standing or special, as it shall deem necessary to carry on its work. Either their members or chairs shall be appointed by the Board. The Board may, at its discretion, appoint individuals who are not members of the Association. If the Board appoints the committee members, said members will elect a chair from among themselves. If the Board appoints the chair, said chair will select members subject to approval by the Board. Said committee(s) shall keep regular minutes of their proceedings and report the same to the Board of Directors. The President of the Association shall be an ex-officio member of all committees except the Nominating Committee and any disciplinary committees.

ARTICLE XV  
FISCAL YEAR

The fiscal year of the Association shall be the calendar year.

ARTICLE XVI  
CORPORATE SEAL

The Association shall have a seal in circular form having within its circumference the words: Crystal Bay II Homeowners Association or an appropriate abbreviation thereof.

ARTICLE XVII  
INDEMNIFICATION

Subject to the provisions of the South Carolina Non-Profit Corporations Act, the Association and Members shall indemnify every Director and every officer, their heirs, executors, and administrators, against all losses, costs and expenses reasonably incurred by them in connection with any action, suit or proceeding to which they may be made a party by reason of being or having been a Director or officer of the Association, except as to matters wherein they shall be finally adjudged in such action, suit or proceeding to be liable for or guilty of gross negligence or willful misconduct. The foregoing rights shall be in addition to and not exclusive of all other rights to which such Director or officer may be entitled.

ARTICLE XVIII  
PARLIAMENTARY RULES

Roberts Rules of Order (latest edition) shall govern the conduct of the Association's meetings when not in conflict with the Declaration or these By-Laws.

ARTICLE XIX  
AMENDMENTS

Section 1. These By-Laws may be amended at a regular or special meeting of the Members by majority of the vote at a duly called meeting at which a quorum exists as provided in Section 5 of ARTICLE III hereof and provided that any matter stated herein to be or which is in fact governed by the Declaration may not be amended except as provided in the Declaration.

Section 2. In the case of any conflict between the Certificate of Incorporation and these By-Laws, the Articles shall control; and in the case of any conflict between the Declaration and these By-Laws, the Declaration shall control.

IN WITNESS WHEREOF, I, President of the Crystal Bay II Homeowners Association, have hereunto set my hand, the \_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

WITNESS: CRYSTAL BAY II HOMEOWNERS ASSOCIATION

\_\_\_\_\_ By: \_\_\_\_\_

\_\_\_\_\_ Title: \_\_\_\_\_

STATE OF SOUTH CAROLINA  
COUNTY OF \_\_\_\_\_ PROBATE

Personally appeared before me the undersigned witness and made oath that (s)he saw the within-named Crystal Bay II Homeowners Association by its authorized officer sign, seal and as its act and deed, deliver the within written instrument for the uses and purposes therein mentioned, and that (s)he with the other witness witnessed the execution thereof.

Sworn to before me this \_\_\_\_

Day of \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_ (L.S.)

Notary Public for South Carolina

My Commission Expires: \_\_\_\_\_