

XX

The Citizens and Southern National Bank as Trustee for James G. Bannon under written agreement dated May 19, 1971, James P. McNamara and Catherine F. McNamara, have made and appointed, and by the execution hereof do hereby make and appoint JOHN M. DILLARD, our Lawful Attorney In Fact and Agent for us and in our place and stead to sign in our names and on our behalf and to execute as our Agent and Attorney In Fact releases from the mortgages recorded in the RMC Office of Greenville County, S. C. in Mortgage Book 1265, Page 442, Mortgage Book 1265, Page 621, Mortgage Book 1265, Page 618 and Mortgage Book 1279, Page 347, any Numbered Residential Lot as shown on a Plat of Holly Tree Plantation Phase I made by Enwright Associates, Engineers, dated May 28, 1973 and recorded in the RMC Office for Greenville County, S. C. in Plat Book 4-X, Pages 32,33, 34, 35, 36 and 37 (excluding all areas designated on said Plat as "reserved for Multi-Family Area" and "reserved for Recreational Area"), for all intents and purposes as though we had, as mortgagees, executed said releases personally.

We, the undersigned, do hereby authorize John M. Dillard our Attorney In Fact and Agent to communicate to any purchaser or transferee of any of said Numbered Residential Lots the amount necessary to release the same from the lien of said mortgages and to collect the proceeds thereof. No transferee or purchaser of any Numbered Residential Lot in paying such release amount to our Attorney In Fact and Agent aforesaid shall be liable to see to the application of the proceeds.

We do hereby ratify and confirm and promise at all times to ratify and confirm all and whatsoever our attorney shall lawfully do or cause to be done under the terms hereof, including anything which shall be done between the revocation hereof in any manner and notice of such revocation reaching our Attorney In Fact and Agent as aforesaid. We do hereby declare as against us and all persons claiming under us everything which our attorney shall do or caused to be done in pursuance hereof after such revocation in favor of any person claiming the benefits thereof who before the doing thereof shall not have had notice of such revocation.

The terms and conditions hereof shall be binding upon the undersigned, their heirs, successors, executors, assigns and administrators.

IN WITNESS WHEREOF, we have hereunto set our hands and seal this 15 day of June, A. D., 1973.

In the Presence of:

FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION

Andrea J. Clark
Constance B. M. Bried

By: W. D. Curran
Its V.P.