

FILED
GREENVILLE CO. S. C.

W I Ruff

DONNIE S. TA. HIGGINS
A.M.C.

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, Gilbert A. Martin, a legal resident of 30 Pleasant Ridge Avenue, Greenville, South Carolina, United States of America, and in the near future to be serving in or with the United States Coast Guard, outside the Continental limits of the United States, as a (member of the) United States Coast Guard (Identification #2-44684) have made, constituted and appointed, and by these presents do make, constitute and appoint Mrs. Joan S. Martin, whose address is 30 Pleasant Ridge Avenue, Greenville, South Carolina, my true and lawful attorney to act in, manage, and conduct all my Estate and all my affairs, and for that purpose for me and in my name, place, and stead, and for my use and benefit, and as my act and deed, to do and execute, or to concur with persons jointly interested with myself therein in the doing or executing of all or any of the following acts, deeds, and things, to-wit:

1. Dealing in Property: To buy, receive, lease, accept, or otherwise acquire; to sell, convey, mortgage, hypothecate, pledge, quit claim, or otherwise encumber or dispose of; or to contract or agree for the acquisition, disposal, or encumbrance of any property whatsoever or any custody, possession, interest, or right therein, upon such terms, considerations, and conditions as my said attorney shall think proper;

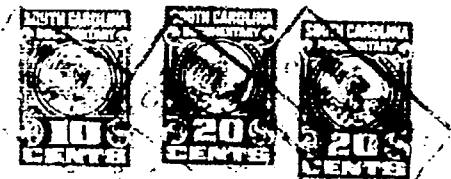
2. Management of Property: To take, hold, possess, invest, lease, let, or otherwise manage any or all of my property or any interest therein; to eject, remove, or relieve tenants or other persons from, and recover possession of such property by all lawful means; and to maintain, protect, preserve, protect, insure, remove, store, transport, repair, build on, raise, rebuild, alter, modify, or improve the same on any part thereof, including the power to deliver my personal property into Government storage in accordance with applicable regulations of the Department of Defense and the armed service of which I shall be a member and to make, execute, and deliver any applications, vouchers, or powers of attorney required by the said regulations and in conformity therewith;

3. Transaction of Business: To make, do, and transact all and every kind of business of whatsoever nature, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment of all accounts, obligations, legacies, bequests, interest, dividends, annuities, demands, debts, and taxes, which may now or hereafter be due, owing, or payable by me or to me;

4. Execution of Instrument: To make, endorse, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, real estate contracts, assignments, bills of sale, agreements, certificates, hypothecations, checks, notes, bonds, vouchers, receipts, and such other instruments in writing of whatsoever kind and nature as may be necessary, convenient, or proper in the premises;

5. Banking - Safety Deposit Boxes: To deposit and withdraw, in either my name or my said attorney's name or jointly in both our names, in or from any banking institution, any of my funds, negotiable paper, monies, or credits which I now or hereafter may have on deposit or to which I may be entitled; and to have access for all purposes to any or all safety deposit boxes or vaults rented in my name or in the names of any other person or persons and myself, with full power to use the same for safekeeping any securities, valuables, or other property and to remove therefrom at any time or from time to time all or any part of the contents of any such box or vault;

6. Contracting Loans: To contract loans and to borrow any sums of money in my name and upon such terms as my said attorney shall see fit, and to pledge or give as security therefor any or all of my said property;



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