STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that as Principal (the "Principal") I, BARBARA WHAM CAMPBELL, a resident of Greenville, the state and county aforesaid, have made, constitute and appointed and by these presents do make, constitute and appoint LOTTIE CAMPBELL CARPENTER or BARBARA CAMPBELL COGGINS or CHARLES E. CARPENTER, JR. my true and lawful attorney ("Attorney") for the purposes hereinafter set forth. Either may act independently.

Subject to the limitations set forth in the paragraph, I have also made, constituted and appointed and by these presents do make, constitute and appoint as my true and lawful attorney BANKERS TRUST OF SOUTH CAROLINA for the purposes hereinafter set forth. So long as the limitations described below shall apply to BANKERS TRUST OF SOUTH CAROLINA, it shall be referred to herein as my "Standby Attorney." The term "Attorney" as used herein shall apply to any Standby Attorney at such time as the limitations described below no longer apply.

- (a) The limitations referred to above upon the authority of my Standby Attorney, BANKERS TRUST OF SOUTH CAROLINA, to act hereunder are as follows:
- (i) In no event is BANKERS TRUST OF SOUTH CAROLINA authorized to act hereunder so long as LOTTIE CAMPBELL CARPENTER or BARBARA CAMPBELL COGGINS or CHARLES E. CARPENTER, JR. is living, competent to act, and has not resigned nor been removed.
- (b) The limitations upon the authority to act of a Standby Attorney shall not apply if such Standby Attorney has executed and delivered an affidavit setting forth that the limitations described above upon such Standby Attorney's authority to act do not then apply. Upon the execution and delivery of such an affidavit by a Standby Attorney, such Standby Attorney shall be

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