Savings & Loan Association of South Carolina, both institutions being located in Greenville, South Carolina, with particular regard insofar as South Carolina Federal Savings & Loan Association is concerned to deal with any mortgages held by that institution or any savings certificates held therein and with particular regard as far as First Federal Savings & Loan Association is concerned to deal with a checking account bearing the number 480608015 as well as any savings account of mine held therein as well as any certificates held therein by or for me.

Thus giving and granting unto my said attorneys in fact the full power and authority to do and perform any and all acts whatsoever requisite and necessary to be done in the handling of my business affairs as fully and completely as I might do were I conducting said affairs in a personal capacity, said attorneys in fact being specifically authorized to act under the terms hereof either jointly or independently, I nevertheless retain the right to revoke this Power of Attorney by the filing of a written revocation duly recorded in the R.M.C. Office for the County of Greenville, State of South Carolina; however, it is my particular and specific desire and instruction that this Power of Attorney shall not be affected by any physical disability or mental incapacity which may render me incapable of managing my own estate but instead shall survive any such physical disability or mental incapacity and be considered to be, and it hereby is, a Durable Power of Attorney within the meaning of the Laws of the State of South Carolina.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 19 day of 1115 that 1982.

In the presence of:

Jennie Mardine

JENNIE NARDONE

Miche C. Warse