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STATE OF SOUTH CAROLINA SPARTANBURG COUNTY OF

LIMITED POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, JAMES A. SMITH (also known as ALLEN SMITH), of Spartanburg County, South Carolina, have made, constituted and appointed, and by these presents do make, constitute and appoint my daughter, NANCY S. ROCHESTER, my true and lawful attorney for me and in my place and stead to sign my name to all papers and to do all other acts necessary to achieve payment of benefits to me on those insurance policies issued by The Life Insurance Company of Virginia numbered 5718287 and 8822566, naming my deceased wife, NANNIE A. SMITH, as named insured and myself as beneficiary. I bestow full power and authority to my said attorney to do everything whatsoever requisite and necessary to be done in that regard as fully as I could do if personally present, and I hereby ratify and confirm all such acts and deeds lawfully done by my said attorney by virtue hereof.

This Power of Attorney is for the above purposes only and shall expire one year from the date hereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this / day of Ougust, 1982.

IN THE PRESENCE OF:

(SEAL) JAMES A. SMITH (his mark) Also known as ALLEN SMITH

STATE OF SOUTH CAROLINA

PROBATE

SPARTANBURG COUNTY OF

PERSONALLY APPEARED before me the undersigned witness who made oath that (s)he saw the within named JAMES A. SMITH sign seal and as his act and deed deliver the within Limited Power of Attorney and that (s)he, with the other witness subscribed above.

witnessed the execution thereof.

SWORN to before me this 14 day of august, 1982.

(L.S.)

Notary Public for South Carolina My Commission Expires: 199/

4423

200RDED AUG 2 3 1982 at 11:48 A.M.

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