

STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, NELLIE S. OWEN, in consideration of the sum of One (\$1.00) Dollar and other valuable consideration, to me in hand paid by BETTY O. GADDY, the receipt whereof being hereby acknowledged, do hereby appoint and constitute the said Betty O. Gaddy my true and lawful attorney-in-fact to represent and act for me, in my name and stead, in all matters of business and/or in connection with my property, real or personal, which I now own or may hereafter acquire or in which I may have an interest, with full power to sell, lease, mortgage, transfer, exchange or otherwise dispose of any stock, other securities or property, real, personal or mixed, which may belong to me, and to execute and deliver good and sufficient deeds, leases, mortgages, bills of sale, assignments, endorsements or other instruments for the conveyance, lease, mortgage or transfer of the same; to purchase securities, stocks or other property for my account; to collect, sue upon, compromise or otherwise dispose of any claim or debt in which I now or hereafter may have an interest; to pay, compromise or otherwise discharge and secure releases from any obligations of mine or claims against me; to execute in my name and file all tax returns and to make claims for and receive refunds of taxes; to deposit in my name and for my account with any bank or trust company or building and loan association, or any other banking institution, all moneys to which I am entitled or which may come into her hands as such attorney-in-fact and all bills of exchange, drafts, checks, promissory notes and other securities for money payable or belonging to me, and for that purpose to sign my name and endorse each and every such instrument for deposit or collection; and from time to time, or at any time, to withdraw any or all moneys deposited to my credit at any bank or trust company or any building or loan association, or any other banking institution having moneys belonging to me, and in connection therewith to draw checks in my name; to enter, open,

GREENVILLE S.C.  
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