

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, deposit items into and/or remove the contents from any safe deposit box or boxes in my name; to make, do, execute, acknowledge and deliver, for and upon my behalf and in my name, all such checks, notes, contracts, agreements, assignments, endorsements, consents, waivers, proxies, releases, undertakings, receipts, acknowledgments, deeds, leases, mortgages, bills of sale and all other documents or instruments in writing of every kind and nature which in her judgment may be appropriate or desirable in the conduct of my affairs or management of my property.

Further, I so authorize my attorney-in-fact to perform all acts appropriate or incident to execution of aforesaid powers and authorization and generally to do any and all acts and things on my behalf and in my name in connection with any matter or thing pertaining or belonging to me, with the same validity and effect and as fully as they could be effected or done by me if I were personally present.

The powers herein conferred may be exercised by my said attorney alone.

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal, which renders the principal incapable of managing her own estate.

DATED this 23 day of November 1982.

Alice Mae Howard (SEAL)  
Alice Mae Howard

Signed, sealed, published and declared by the said Alice Mae Howard as and for her Power of Attorney in the presence of us, who at her request and in her presence and that of each other, have hereunto subscribed our names as witnesses hereto.

James R. Matthews of Accrivers, S.C.  
Marty N. Hardley of Greenville, S.C.  
Bobby D. Owens of Greenville, S.C.

(CONTINUED ON NEXT PAGE)