

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

POWER OF ATTORNEY

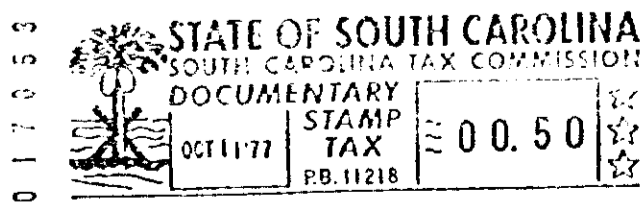
KNOW ALL MEN BY THESE PRESENTS, that I, David C. Joye, of Greenville County, State of South Carolina, have constituted, made and appointed and by these presents do constitute, make and appoint my son, Charles Mason Joye, of Greenville County, South Carolina, as my true and lawful attorney to act for me in my behalf in all matters in regards to my checking account with the Georgia Railroad Bank and Trust Company, Daniel Village Branch, Wrightsboro Road, Augusta, Georgia. The power and authority given herein is to include the right, power and authority to the said attorney in my name and stead to deposit and to withdraw from the Georgia Railroad Bank and Trust Company, Daniel Village Branch, any and all monies, deposits, accounts or credits which I may have with the said bank.

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D.C.J.

Giving and granting unto Charles Mason Joye, said attorney, full power and authority to do and perform all and every act as fully to all intense and purposes as I might or could do if personally present, I hereby ratify and confirm all that Charles Mason Joye, said attorney, shall lawfully do or cause to be done by virtue of these presents.

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The power and authority herein given to Charles Mason Joye over the said checking account, with the said bank, is general and unlimited but it especially includes the right, power and authority to the said attorney in my name and stead, to pay, by means of drawing checks on my account with the said bank, the following obligations. A monthly payment to the Collateral Investment Company of Birmingham, Alabama; a monthly payment to Fairway Ford Company of Greenville, South Carolina; a monthly payment to the South Carolina Bank Americard, Columbia, South Carolina; a monthly payment to the Citizens & Southern Bank of South Carolina in Columbia, South Carolina; a monthly payment to the Georgia Railroad Bank & Trust Company, Augusta, Georgia; a



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