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STATE OF SOUTH CAROLINA

POWER OF ATTORNEY

COUNTY OF GREENVILLE

KNOW ALL MEN BY THESE PRESENTS, that I, F.W. YARBROUGH of GREENVILLE COUNTY, SOUTH Carolina, have made, constituted and appointed and by these presents do make, constitute and appoint VELMA Y. HALLMAN my true and lawful attorney-in-fact for me and in my name, place and stead and on my behalf, to do and perform for me anything of any character which I might do or perform for myself if personally present and acting.

Without in any way diminishing the broad general powers just conferred, which are believed and intended to include all of the following, as well as other acts not mentioned, I do specifically authorize my attorney-in-fact, in my name and on my behalf:

(1) To make claim for, execute proofs of claim and otherwise take all steps necessary to collect any insurance to which I am entitled, particularly any health, accident, disability or hospital insurance, and in connection therewith to give receipts and, where deemed proper, to give releases and other acquittances.

(2) To sell or lease real estate or personal property, tangible and intangible, including automobiles, stocks, bonds or other evidences of ownership or debt in which I have or may hereafter have any interest whatever, and to endorse, sign or assign said stock certificates or bonds or other instruments in connection therewith.

(3) To endorse negotiable instruments of any character made payable to me and to cash the same or deposit to my account or otherwise utilize the proceeds at the discretion of my attorney-in-fact.

(4) To make deposits to and to draw checks upon any checking account or savings account in any bank or savings and loan association wherein I maintain an account, whether in my own name or jointly with another, and in general to deal with the said bank accounts or savings and loan association accounts to the same extent that I might do if personally present and acting.

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