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STATE OF SOUTH CAROLINA) CO. S. C.
COUNTY OF GREENVILLE) 36 PM '80
SONNIE W. WATERSLEY

KNOW ALL MEN BY THESE PRESENTS THAT I, ETHEL M. HETZEL, of Travelers Rest, South Carolina (hereinafter sometimes referred to as "The Principal"), do hereby name, nominate, constitute and appoint my cousin, ALLEN FRANCIS DALY, of 307 Old Buncombe Road, Travelers Rest, South Carolina, as my true and lawful attorney, to act for me and in my behalf and in my name, place and stead, with full power to have and to exercise the following powers and authorities:

(1) To sell or exchange, mortgage and convey any property, whether real, personal or mixed which I may now own or hereafter acquire, specifically including, but not limited to, real estate, stocks, bonds, or other securities.

(2) To sign checks withdrawing or transferring funds from any bank in which money may be deposited in my name, to accept, collect and endorse any checks, including Social Security checks, drafts or instruments for the payment of money.

(3) To borrow money and execute notes or other instruments securing the repayment thereof and to pledge as security therefor any stocks, bonds, securities or property which I may own, and/or to mortgage any real or personal property which I may own, in order to secure said loans.

(4) To ask, demand, sue for, recover, collect and receive all such sums of money, debts, accounts, interest, dividends, annuities and all demands whatsoever as now are, or hereafter shall, become due, owing or payable to me.

(5) To make, execute and deliver acquittances, receipts, releases or other discharges therefor.

(6) To be my lawful proxy and to vote any stock and security I may own or hereafter acquire and to exercise all rights, privileges and options of said stocks and securities.

(7) To invest and reinvest from time to time any funds which I may have, in my attorney's absolute discretion.

(8) To prepare and file such tax returns as may be required by the governments of the State of South Carolina and the United

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