STATE OF SOUTH CAROLINA)
) POWER OF ATTORNEY
COUNTY OF GREENVILLE)

KNOW ALL MEN BY THESE PRESENTS that I, Heyward L. Kinard, of Greenville County, State of South Carolina, do hereby constitute and appoint my wife, Irma T. Kinard, of Greenville, as my true and lawful attorney for me 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 real estate, stocks, bonds or other securities;

(2) To sign checks withdrawing or transferring funds from any bank or savings and loan institution in which money may be deposited in my name, and 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 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 collect any monies which may become due me and to give receipts therefor;

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

(6) To invest and reinvest from time to time any funds which I may have, in her absolute discretion;

(7) To prepare and file such tax and other returns as may be required by the State of South Carolina and the United States of America, and claims for refunds thereto;

(8) To have access to such safety deposit box as may be leased by me;

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