≠. S. C.

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STATE OF SOUTH CAROLINA
COUNTY OF SPARTANBURG

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, JOANNA C.

LEACH of Lyman, South Carolina, do hereby constitute and appoint

EARL F. LEACH of Lyman, South Carolina, my true and lawful

Attorney to manage and conduct all my estate and all my affairs,

for me and in my name and place, and for my use and benefit, and

as my act and deed to do and execute any or all of the following

acts and things, that is to say:

- 1. To buy, receive, lease, to sell, convey (by warranty deed or otherwise), mortgage, pledge or otherwise encumber or dispose of, or to contract or agree for the acquisition, disposal, or encumbrance of any property whatsoever, upon such terms as my Attorney shall think proper;
- 2. To make, do and transact all and every kind of business of whatever nature or kind, including the receipt, collection, payment, compromise, and settlement of all demands, debts, taxes and obligations which may now or hereafter be due, owing or payable to me or by me;
- 3. To make, endorse, sign, seal, execute, acknowledge and deliver deeds, assignments, checks, receipts, savings accounts, to deposit and withdraw in my name, my Attorney's name or jointly in both our names, any funds, negotiable paper or monies from any banking or savings and loan institution;
- 4. To act as my attorney or proxy in respect to any stocks, shares, bonds, or other investments, rights, or interests I may now or hereafter hold;
- 5. To prepare, execute and file income and other tax returns, and other Governmental reports, applications, requests and documents;

And I hereby declare that any act or thing done hereunder by my said Attorney shall be binding on myself and my heirs, legal and personal representatives, and assigns, whether

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