STATE OF SOUTH CAROLINA) CROUNTIES OF SOUTH CAROLINA) R.H.C. URO

KNOW ALL MEN BY THESE PRESENTS, that, I, William Jerry Hembree, of the County of Greenville, State of South Carolina, in consideration of the sum of Five and no/100 (\$5.00) Dollars and other considerations to me in hand paid by Deborah L. Hembree, receipt whereof is hereby acknowledged, do hereby appoint, nominate and constitute the said Deborah L. Hembree my true and lawful attorney-in-fact, with full power and authority to act for me and in my stead in all matters concerning the purchase of a house and lot known as lot number 168, Section I of a Subdivision of Village Houses of F.W. Poe Manufacturing Company, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book "Y" at Page 28, also, known as house number 4, Fifth Avenue, Greenville, South Carolina, and in the closing of a VA Loan with Charter Mortgage Company in the amount of Twenty-One Thousand One Hundred Fifty and No/100 (\$21,150.00) Dollars with interest at the rate of eleven and one-half (11-1/2) percent per annum and for a period of thirty (30) years, the monthly payments to be Two Hundred Nine and 60/100 (\$209.60) Dollars per month. It is my intention and understanding that to secure this loan I must use my VA eligibility in connection with this transaction.

I further expressly give to my said attorney-in-fact full power and authority to execute in my name and stead any and all instruments, papers, or receipts incidental to or in connection with the purchase and the loan as herein setforth and otherwise to generally represent and act for me in my name and stead, in the said purchase and loan transaction to such an extent and in the same capacity as I could do and perform if in person, and the undersigned does expressly ratify, approve and confirm each and every act of my said attorney-in-fact above named.

This power of attorney shall not be affected by physical disability or mental incompetence of the principal, which renders the principal incapable of managing his own estate.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 2/

WILLIAM B. JAMES ATTORNEY AT LAW 114 WILLIAMS STREET P.O. BOX 3857 GREENVILLE, S.C. 21682

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