

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

FILED
16 FEB '01
CLERK OF COURT
CLERK OF ATTORNEY

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KNOW ALL MEN BY THESE PRESENTS, that I, LOYD A. SMITH, of the county and state aforesaid, a citizen of the United States, have made, constituted and appointed, and by these presents do make, constitute and appoint Georgia S. Hudson, Sue S. McCall, and Kay S. Siau, my true lawful attorneys, for me and in my name, place and stead to ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts and legacies and all property now due or which may hereafter become due and owing to me, and give good and valid receipts and discharges for such payments; to sell, assign and transfer stocks and bonds and securities standing in my name or belonging to me; to buy and sell securities of all kinds in my name and for my account and at such prices as shall seem good to them; to sign, execute, acknowledge and deliver in my name all transfers and assignments of securities; to manage real property, to sell, convey and mortgage realty, to foreclose mortgages and to take title to property in my name if they think proper, and to execute, acknowledge and deliver deeds of real property, mortgages, releases, satisfactions and other instruments relating to realty which they consider necessary; to place and effect insurance; to do business with banks, and particularly to endorse all checks and drafts made payable to my order and collect the proceeds; to sign in my name checks on all accounts standing in my name, and to withdraw funds from said accounts, to open accounts in my name or in their name as my attorneys-in-fact; to make such payments and expenditures as may be necessary in connection with any of the foregoing matters or with the administration of my affairs; to retain counsel and attorneys on my behalf, to appear for me in all actions and proceedings to which I may be party in the courts of South Carolina or any other state in the United States, or in the United States courts, to commence actions and proceedings in my name if necessary, to sign and verify in my name all complaints, petitions, answers and other pleadings of every description; to make and verify income tax returns, and to represent me in all income tax matters before any office of the Internal Revenue Service, within the limitation

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