

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

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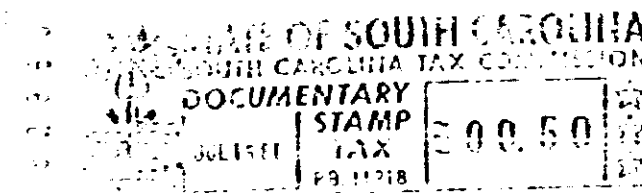
POWER OF ATTORNEY
OF
JOAN TOMFOHRDE

KNOW ALL MEN BY THESE PRESENTS that I, Joan Tomfohrde, of North Canton, Ohio, contracted to purchase, together with my husband, Robert J. Tomfohrde, Lot 451, Sweetwater Court, Sugar Creek Subdivision, Section II, Greenville County, South Carolina, and will finance the purchase of said Lot 451, Sugar Creek Subdivision, Section II, with a loan from J.M. Huber Corporation. In this connection, this instrument is herewith being executed to appoint Arthur L. Howson, Jr. as my attorney to represent me and to execute the instruments and papers that are necessary to consummate the said purchase of said property and the financing for said purchase.

NOW, THEREFORE, I do hereby constitute and appoint the said Arthur L. Howson, Jr. of Greenville, South Carolina, as my attorney and to act on my behalf as follows:

1. To borrow a sum not to exceed One Hundred Thirty Five Thousand and NO/100 (\$135,000.00) Dollars from J. M. Huber Corporation (a loan for which my said husband Robert J. Tomfohrde shall be jointly and severally liable), which shall be payable to the said J. M. Huber Corporation as follows: the principal amount of the mortgage loan will be due and payable eighteen (18) months from the date of purchase, and would be non-interest bearing until such time as Robert J. Tomfohrde and Joan Tomfohrde sell their home which is now their principal residence. If their principal residence has not been sold within eighteen (18) months from the date of purchase of Lot 451, Sugar Creek Subdivision, Section II, and the loan from J. M. Huber Corporation has not been repaid, Robert J. Tomfohrde and Joan Tomfohrde will have to apply to the J. M. Huber Corporation for an extension of this loan. If the principal residence now owned by Robert J. Tomfohrde and Joan Tomfohrde is sold within eighteen (18) months of the date of closing, at the time of the sale, Robert J. Tomfohrde and Joan Tomfohrde shall pay the net equity from said sale to J. M. Huber Corporation, and the principal balance

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