STATE OF SOUTH CAROLINA )

CRISTOFICO

SOUTH CAROLINA )

RACERSLEY

GENERAL POWER OF ATTORNEY

COUNTY OF GREENVILLE )

KNOW ALL MEN BY THESE PRESENTS that I, RICHARD J. PONCE, of Greenville County, South Carolina, do hereby constitute and appoint my wife, ALICE W. PONCE, as my attorney for me and in my name:

- 1. To demand, sue for, collect and receive all rents, dividends, interest, proceeds of sale, and any and all other funds or property, of every kind and nature whatsoever, which may be due or become due to me, and to deliver such releases, receipts, satisfactions and other discharges which she may deem necessary or proper.
- 2. To make, execute and deliver in my name any deed, mortgage, lease, with or without covenants and warranties, contracts of purchase or sale, and any and all papers and agreements which she may deem necessary or proper in handling my affairs.
- 3. To endorse and deposit all checks, drafts, trade acceptances, and other transfers of money to which I may become entitled or receive, and to withdraw from accounts standing in my name in banks, building and loan associations, depositories, or any other institutions where the same may be found, including any accounts which my attorney may open or add to, such amount or amounts as she may from time to time deem proper, with no responsibility upon the drawee institution to inquire as to the application of said proceeds.
- 4. To invest, and reinvest, from time to time, as often as she may deem advisable, any and all funds and/or properties which I may own or in which I have any interest. In making investments, my attorney shall not be limited to investments authorized by law for trust funds but may exercise her judgement without regard to such restrictions and without liability for mistakes or judgement when made in good faith.
- 5. To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as my attorney may think fit, and for that purpose to execute all promissory notes, bonds, mortgages and any other instrument or instruments, of any kind

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