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STATE OF SOUTH CAROLINA 12 ) 3 47 81 133 COUNTY OF GREENVILLE 3.46

POWER OF ATTORNEY
TO
REFINANCE HOME

KNOW ALL MEN BY THESE PRESENTS, that I, WILLIAM R. CARIGNAN, of 1010 Plantation Drive, Simpsonville, South Carolina, do hereby make, constitute and appoint my wife, PATRICIA N. CARIGNAN, my true and lawful attorney in fact, for me, and in my name, place, and stead, to refinance our Pirst and Second Mortgage Loans to American Federal Savings and Loan Association, and to perform all acts in selling, conveying or entering into contract for sale and conveyance in connection therewith of the following described property owned by my wife and me:

"ALL that lot of land situate on the western side of Gilden Lane in the County of Greenville, State of South Carolina, being shown as Lot No. 92 on plat of Holly Tree Plantation Subdivision, Phase III, Section I, Sheet 2, dated September 1, 1975, prepared by Piedmont Engineers, Architects & Planners, recorded in Plat Book 6-H at Page 75, in the RMC Office for Greenville County, and having, according to a more recent survey prepared by Freeland and Associates, dated April 12, 1982, entitled "Property of William R. Carignan and Patricia N. Carignan," the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Gilden Lane at the joint front corner of Lot 92 and 93 and running thence with lot 93, N. 82-14 W., 179.69 feet to an iron pin at the joint rear corner of Lot 92 and 93; thence with Lot 91, N. 21-11 E., 110 feet to an iron pin on Plantation Drive; thence with said drive N. 86-54 E., 140 feet to an iron pin; thence S. 45-35 E., 33.77 feet to an iron pin on Gilden Lane; thence with Gilden Lane, S. 1-56 W., 43 feet to an iron pin; thence still with said lane S. 19-37 W., 72 feet to the POINT OF BEGINNING."

Said attorney in fact is authorized to grant, bargain, convey, sell, or to contract for the sale and conveyance of any or all of the above-described property to any person for such price or prices, and on such terms and conditions, as said attorney in fact may deem proper, and in my name to make, execute, acknowledge and deliver a good and sufficient deed or deeds of conveyance, or

STATE OF SOUTH CARCLINA

ON SOUTH CAROLINA TAX COMMUNION

STAMP

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