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FILED
GREENVILLE S.C.
MAY 18 3 18 PM '83
JUNNIE R. SLEET

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, JOSEPHINE F. BELL, a resident of Greenville County, State of South Carolina, have made, constituted and appointed, and by these presents, do make, constitute and appoint JAMES H. TOMS of Henderson County, North Carolina as my true and lawful Attorney in Fact.

I. ATTORNEY'S POWERS

My lawful attorney in Fact for me and in my name, place and stead is empowered:

a) To endorse checks payable to my order and to deposit said checks or other funds of mine in any bank or savings and loan association;

b) To draw, sign, and issue checks on any checking account which I may have and to make withdrawals from any savings account which I may have in a bank or savings and loan association;

c) To sell, exchange, assign, transfer, and deliver any securities owned by me, at public or private sale, at such time and for such price and upon such terms and conditions as my Attorney in Fact may deem to be advisable and for my best interest;

d) To sell and convey any real estate owned by me, at public or private sale, at such price and upon such terms and conditions (including credit) as my Attorney in Fact may deem advisable and for my best interest and to execute and deliver any deed or deeds for the said real estate;

e) To determine whether to exercise or sell any rights issued to me on any securities owned by me and to make the required payments if the rights are to be exercised;

f) To invest and reinvest funds not currently needed in such notes, bonds, obligations, debentures, share of stock (common and preferred), in interests in investment trusts, and in such other property, real and personal, as my Attorney shall deem best, without being required to confine itself to such investments as are approved or authorized by law for investment by Fiduciaries. To deposit money and invest in certificates of deposit, savings accounts, and similar credit obligations of any bank;

g) To vote in person or by proxy any stock or securities owned by me and to grant such proxy or proxies to such person or persons as my Attorney in Fact may deem advisable and proper;

h) To pay any and all city, county and state taxes levied and assessed against any real and personal property owned by me and to list for taxes any real and personal property owned by me and which may be liable for such taxes;

i) To lease any real estate owned by me for such period of time and at such rental as my Attorney in Fact may deem advisable and proper and for my best interest, and to employ a rental agent or agents to collect said rents and to pay said rental agent his or its commissions for such services;

j) To make all necessary and reasonable repairs to any real estate owned by me and to pay the expenses incident thereto; and to pay fire, casualty and liability insurance premiums on policies or improvements on my real estate;

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