COUNTY OF GREENVILLE )

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Billie F.

O'Kelley of the State of Oklahoma, County of Kiowa, do hereby
constitute and appoint S. Gray Walsh of Greenville County,
South Carolina, as my true and lawful attorney for me and in
my name, place and stead, for the purpose of executing and
delivering to Fidelity Federal Savings & Loan Association,
a Modification and Assumption Agreement thereby consenting and
agreeing to the transfer of the mortgage and mortgage obligations
unto Lloyd R. Williams as recited in Mortgage Book 1359 at
Page 582 in the R. M. C. Office of the Greenville County Court
House in Greenville, South Carolina. That it is for the purpose
of expediting the sale of certain properties presently owned
by Eugene D. O'Kelley and myself that this document is being
executed and delivered.

And, I, Billie K. O'Kelley, do hereby ratify and confirm the acts of S. Gray Walsh as my attorney-in-fact, and do declare that all acts and deeds performed under this instrument shall have the same full force and effect as if performed and signed by me in person, and his personal endorsement on the aforementioned Modification and Assumption Agreement, as my attorney-in-fact, shall be binding upon me, my heirs and assigns, the same as if I personally had signed said Modification and Assumption Agreement and delivered same to Fidelity Federal Savings & Loan Association.

IN WITNESS WHEREOF, I have hereunto set my hand and seal at Normal, Oklahoma this 5th day of November, 1976.

Francis Hazelow

BILLIE K. O'KELLEY

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COCUMENTARY,