STATE OF SOUTH CAROLINA) 3 48 PH 180 COUNTY OF GREENVILLE

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS:

That the undersigned, Clyde W. Rector, does hereby name, constitute and appoint Charles E. Howard to be my true and lawful attorney in fact to act for me and in my stead, and to execute and sign any and all loan applications, to mortgage and to execute all papers for any loan company on the property located in Pebble Creek Subdivision, Greenville, South Carolina, or any interest in said real property. My agent is hereby authorized to sign, seal and deliver, as my act and deed, any mortgage, loan papers or other instrument of writing that may be necessary or proper to carry into effect and execution any document for mortgaging the above referred to property, made by him in such a manner that all my estate, rights, title and interest in said real property may be effectually and absolutely mortgaged and assured to the mortgagee thereof, its successors and assigns forever, and I hereby declare that all and each of the mortgages, papers, matters and things which shall be by my said agent given, made or done for the aforesaid purposes shall be as good, valid and effectual as if they had been signed, sealed and delivered by me in my own proper person; and I hereby undertake at all times to ratify whatsoever my said agent shall lawfully do or cause to be done in or concerning the said premises by virtue of these presents.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 25 day of September, 1980.

WITNESSES:

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

PERSONALLY appeared the undersigned witness and made oath that he saw the within named Clyde W. Rector sign, seal, and, as his act and deed, deliver the within Power of Attorney, and that he, with the other subscribed witness, witnessed the execution thereof.

SWORN to before me this the

day of September, 1980.

RECORDED (OCT 2 O 1980 at 3:48 P.M.

Tell Q. Deeble

My Commission expires: 2-7-82

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