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endorse and sign drafts, checks, money orders, dividend checks, bonds and all other type instruments for the payment of money; to buy and sell common stock, preferred stock or shares of any and all types in any and all corporations and in so doing, to execute and deliver transfer instruments, certifications and such other instruments as may be deemed necessary or advisable; to prepare and file income tax returns; and to do any and all other acts and things whether related to the specific powers set forth in this illustration or not.

I hereby ratify and confirm any and all acts of whatsoever nature and whatsoever kind that my said attorney may perform, or has performed, in my name.

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal, which renders the principal incapable of managing her own estate and anyone dealing with my said attorney may rely fully and completely upon the executed original or any executed copy of this power of attorney or upon any record of the same recorded in the R.H.C. Office for Greenville County until actual receipt of written notice signed by me of its revocation or until actual receipt of notice of my death.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this ______, day of _______, 1980.

Ruth M. Kellogg (SEAL)