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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

POWER OF ATTORNEY

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Principal), I, <u>FRANCES E. LUDLAM</u>, a resident of Greenville,
South Carolina, in the aforesaid county, a citizen of the United
States have made, constituted and appointed and by these presents
do make, constitute and appoint <u>LINDA DAWN LUDLAM</u> my true and
lawful attorney (*Attorney*) for the purposes hereinafter set
forth.

Subject to the limitation set forth in this paragraph,
I have also made, constituted and appointed and by these presents
do make, constitute and appoint as my true and lawful
attorney, Thomas K. Adams for the purposes hereinafter set forth.
So long as the limitation described below shall apply to
Thomas K. Adams he shall be referred to herein as my "Standby
Attorney". The term "Attorney" as used herein shall apply to any
Standby Attorney at such time as the limitation described below
no longer applies.

(A) The limitation referred to above upon the authority of my Standby Attorney to act hereunder is as follows:

(i) In no event is Thomas K. Adams authorized to act hereunder so long as Linda Dawn Ludlam is living, competent to act and has not resigned nor been removed.

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