STATE OF SOUTH CAROLINA FILED CO. S.C.

COUNTY OF Greenville 3) 8 37 ROSER OF ATTORNEY

Know All Men by Johnse Spreachts, that I, D. L. Ray, Sr. of Greer, S.C. , a citizen of the United States have made, constituted and appointed, and by these presents do make, constitute and appoint W. Ronald Knight

as my true lawful attorney, for me and in my name, place and stead to:

GENERAL POWERS

- 1. Ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts and legacies and all property now due or which may hereafter become due and owing to me, and give good and valid receipts and discharges for such payments;
- Borrow money and to pledge securities for such loansif in the judgment of my attorney such action should be necessary;
- 3. Manage real property, to sell, convey and mortgage realty, to foreclose mortgages and to take title to property in my name if he thinks proper, and to execute, acknowledge and deliver deeds of real property, mortgages, releases, satisfactions and other instruments relating to realty which he considers necessary;
 - 4. Place and effect insurance;
- 5. Do business with banks and savings and loans and particularly to endorse all checks and drafts made payable to my order and collect the proceeds;
- 6. Sign in my name checks on all accounts standing in my name, and to withdraw funds from said accounts, to open accounts in my name or in his name as my attorney-in-fact;

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