

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

POWER OF ATTORNEY

I, the undersigned, Dorothy J. Julian, being of sound and disposing, mind, but of advancing years and declining health, which may render me disabled to transact my ordinary business and personal affairs, do hereby constitute and appoint my son-in-law, Richard E. Cotton, as my Attorney-In-Fact, and vest in him Power of Attorney to do in my name and on my behalf any and all of the following things:

To sign my name and otherwise execute any and all checks, bank drafts, deposit slips or other commercial paper as may be necessary for the general purposes of negotiating instruments made payable to me and depositing the same in my bank account, or removing the same therefrom or transferring the same therein; and further to sign my name or otherwise execute, witness, endorse, contract, approve, apply for, consent to or reject any and all contracts, deeds, applications, certificates, affidavits, promises, conditions or other undertakings as may be reasonably necessary to carry on my ordinary business and personal affairs as completely and effectually as if I were carrying them on in person;

To negotiate, bargain and sell and execute any bills of sale necessary to sell, transfer or otherwise alienate any personal property belonging to me;

To negotiate and deal with and handle any and all real estate owned by me, of whatsoever nature and wheresoever situated, including all of my real estate and/or personal property in the State of Florida, and to sign any and all deeds, mortgages, contracts and other papers as may be necessary to transfer any interest in such real estate that I may have, now or at any time in the future;

To execute any medical authorizations or other papers as may be needed by any doctors, nurses, hospital or nursing homes in connection with my business or personal affairs and to sign any and all government papers of whatsoever nature and description as may be necessary for my maintenance, health, comfort and well-being.

This Power of Attorney shall take effect immediately upon the execution of this instrument and shall remain in full force and effect from this date forward until terminated by me in writing of equal solemnity, or until otherwise terminated by operation of law. All signatures provided for and contemplated herein shall be styled as follows: "Dorothy J. Julian, by