

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

GENERAL DURABLE
 POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, JAMES A. SMITH, also known as JAMES ALBERT SMITH, a citizen of the State and County aforesaid, have made, constituted and appointed, and by these presents do make, constitute and appoint RUBY D. MORROW of Greer, S.C. my true lawful attorney, for me in my name, place and stead to 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; to sell, assign and transfer stocks and bonds and securities of all kinds in my name and for my account, at such prices as shall seem good to my attorney; to sign, execute, acknowledge and deliver in my name all transfers and assignments of securities; to borrow money and to pledge securities for such loans if in the judgment of my attorney such action should be necessary; to consent in my name to reorganizations and mergers, and to the exchange of securities for new securities; to manage real property, to sell, convey and mortgage realty, to foreclose mortgages and to take title to property in my name if my attorney thinks it proper, and to execute, acknowledge and deliver deeds of real property, mortgages, releases, satisfactions and other instruments relating to realty which my attorney thinks necessary; to place and effect insurance; to do business with banks and savings and loan associations and particularly to endorse all checks and drafts made payable to my order and collect the proceeds; to 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 and in her name as my attorney-in-fact; to make such payments and expenditures as may be necessary in connection with any of the foregoing matters or with the administration of my affairs; to retain counsel and attorneys on my behalf, to appear for me in all actions and proceedings to which I may be a party in the courts of South Carolina or elsewhere, to commence actions and proceedings in my name if necessary, to sign and verify in my name all complaints, petitions, answers and other pleadings of every description; to make and verify income tax returns, and to represent me in all income tax matters before any office of the Internal Revenue Service, within the limitations of the applicable Revenue Rulings

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James A. Smith

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