

1191-205

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT I, Lottie Hamby Owens presently residing at 10 Rosewood Way, Greenville, South Carolina (hereinafter referred to as the "principal"), do hereby constitute and appoint my daughter, Ann O. Floyd, presently residing at 9 Bermuda Court, Greenville, South Carolina (hereinafter referred to as my "Attorney") as my attorney-in-fact, for me and in my name:

1. To demand, sue for, collect and receive all rents, dividends, interest, proceeds for sale, and any and all other funds or property, of every kind and nature whatsoever, which may be due or become due to me, and to deliver such releases, receipts, satisfactions and other discharges which my said attorney may deem necessary or proper.

2. To make, execute and deliver in my name, and as my act and deed, deeds of conveyance, mortgages, leases (and with or without covenants and warranties) and contracts of sale and any and all other papers and agreements which my said attorney may deem necessary or proper involving the handling of any real estate which I may own an interest in and on such terms as my said attorney in her sole discretion seems advisable.

3. To endorse and deposit all checks, drafts, trade acceptances, and other transfers of money to which I may become entitled or receive, and to withdraw from accounts standing in my name in banks, building and loan associations, depositories, or any other institutions where the same may be found, including any accounts which my said attorney may open or add to, such amount or amounts as my said attorney may from time to time deem proper, with no responsibility upon the drawee institution to inquire as to the application of said proceeds and to prepare, sign, and submit any and all forms relating to Medicare, Medicaid, or other government or private health plans.

4. To invest and reinvest, from time to time, and as often as my said attorney may deem advisable, any and all funds and/or properties which I may own or in which I have any interest. In making investments, my said attorney may invest in stocks, bonds, and other investments and my said attorney shall not be limited to investments authorized by law for trust funds, but may exercise

L.H.O.

Ann O. Floyd

A.O.

500 53151A01

3020

4328-RV-2