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STATE OF SOUTH CAROLINA)

COUNTY OF CHARLESTON) POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Virginia Montague Stokes de Bisi (Principal), hereby appoint Sallie Earle Stokes my true and lawful attorney to act in, manage, and conduct all of my affairs, and for that purpose in my name and on my behalf to do and execute all and any of the following acts, deeds, and things, that is to say:

1. To Receive Debts, etc.   To ask, demand, sue for, recover, and receive all sums of money, debts, dues, goods, wares, merchandise, chattels, effects, and things of whatsoever nature or description which are now or hereafter shall be or become due, owing, payable, or belonging to me in or by any right, title, ways, or means howsoever, and upon receipt thereof or of any part thereof to make, sign, execute, and deliver such receipts, releases, or other discharges for the same respectively as he shall think fit or be advised.

2. To Settle Accounts.   To settle any account or reckoning whatsoever wherein I now am or at any time hereafter shall be in any wise interested or concerned with any person whomsoever, and to pay or receive the balance thereof as the case may require.

3. To Satisfy Mortgages.   To receive every sum of money which now is or hereafter shall be due or belonging to me upon the security or by virtue of any mortgage and on receipt of the full amount secured thereby to execute a good and sufficient release or other discharge of such mortgage by deed or otherwise.

4. To Compound, Submit to Arbitration, etc.   To compound with or make allowances to any person for or in respect to any debt or demand whatsoever which now is or shall at any time hereafter become due and payable to me, and to take and receive any composition or dividend thereof or thereupon, and to give releases or other discharges for the whole of such debts or demands, or to settle, compromise, or submit to arbitration every such debt or demand and every other

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