

STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE ) POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENT, that I, Edward Oeland Smith, of Greer, South Carolina, reposing special trust and confidence in my daughter, Carolyn S. Carlton, of Greer, South Carolina, have made, constituted and appointed and by these presents do make, constitute, and appoint Carolyn S. Carlton as my true and lawful agent and attorney in fact, to act in, manage, and conduct all my estate and all my affairs, and for that purpose for me and in my name, place and stead and for my use and benefit, and as my act and deed, to do and execute, or to concur with persons jointly interested with myself and therein the doing or executing of all or any of the following acts, deeds and things, to wit:

1. To buy, receive, lease, accept, or otherwise acquire; to sell, convey, mortgage, hypothecate, pledge, quitclaim, or otherwise encumber or dispose of, or to contract or agree for the acquisition, disposal or encumbrance of any property whatsoever and whersoever situate, be it real, personal, mixed, or any custody, possession, interest or right therein or pertaining thereto, upon such terms as my said attorney shall think proper.

2. To take, hold, possess, invest, or let or otherwise manage any or all of my real, personal or mixed property, or any interest therein, to eject, remove, or relieve tenants or other persons from and protect, preserve, insure, remove, store, transport, repair, rebuild, modify, or improve the same or any part thereof.

3. To make, do, and transact all and every kind of business of whatever nature or kind whatsoever, including the receipt, recovery, collections, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interest, dividends, annuities, demands, debts, taxes, and obligations, which may now or hereafter be due, owing or payable by me or to me. However, my said attorney in fact, shall not pay any debts, accounts, or any other obligations without first contacting the undersigned for the purpose of verifying that said obligations are, in fact, the obligations of the undersigned, and that they are liable for payment thereof. No bank, financial institution or creditor shall be required to see that my attorney in fact has verified with me that said debts are actually due and owing and is my debt.

4. To make, endorse, accept, receive, sign, seal, execute, acknowledge and deliver deeds, all types of insurance claims, assignments, agreements, certificates, hypothecations, share loans, checks, notes, mortgages, bonds, vouchers, receipts, and other instruments in writing of whatsoever kind and nature as may be necessary, convenient, or proper in the premises.

5. To deposit and withdraw for the purposes hereof, in either my said attorney's name or my name or jointly in both our names or jointly with any other person or persons, in or from any banking or savings and loan institution, any funds, negotiable papers, or monies which may come into my said attorney's hands as such attorney or which I now or hereafter may have on deposit or be entitled to.

6. To deal with any insurance adjuster, insurance companies, agents, or attorneys in regard to any claims or cases that I may have of every nature, including accident cases and to execute whatever documents may be necessary to settle, compromise, or end the same. However, my attorney in fact shall first obtain my consent for the settlement of any such case.

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