

LIMITED POWER OF ATTORNEY

THE STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

KNOW ALL MEN BY THESE PRESENTS:

THAT I, JOHNNY R. LAIRD, JR., of Houston, Harris County, Texas, have made, constituted and appointed, and by these presents, do make, constitute and appoint my wife, JENVIA B. LAIRD, of Houston, Harris County, Texas, my true and lawful attorney for me, and in my name, place and stead, to purchase certain real property located at Taylors and Greer, Greenville County, South Carolina, and more particularly described as follows, to-wit:

Parcel I:

Lots Seventy-two (72) and Seventy-three (73), RIVER DOWNS, Hammett Road, Greer, South Carolina; Tax Map I. D. 535.3-1-30.6; and

Parcel II:

304 Gray Fox Square, Taylors, South Carolina 29687; Tax Map I. D. 538.14-1-42;

As to Parcel I being from K. DON CHAMBERS and WANDA M. CHAMBERS, for the total sum of NINETEEN THOUSAND FIVE HUNDRED AND NO/100 DOLLARS (\$19,500.00) cash, upon such conditions as she shall deem proper;

To accept conveyance of the above-described property, and to execute and deliver a Disclosure/Settlement Statement and/or any other instrument necessary or required to consummate the purchase of said property.

As to Parcel II being from BOBBY M. RYAN and EVELYNE M. RYAN, for the total sum of FIFTY NINE THOUSAND NINE HUNDRED AND NO/100 DOLLARS (\$59,900.00), and on such terms and conditions as she shall deem proper;

To execute and deliver a Real Estate Lien Note payable to FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, in the principal sum of FIFTY THREE THOUSAND NINE HUNDRED DOLLARS (\$53,900.00), bearing interest at the rate of Eleven and one-eighth percent (11.125%) per annum, payable in 360 monthly installments of FIVE HUNDRED EIGHTEEN AND 41/100 DOLLARS (\$518.41), and to execute, acknowledge and deliver a Deed of Trust to TED SMITH, Trustee, for the benefit of FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, and to execute, acknowledge and deliver such other documents as may be required by FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION to perfect such loan;

And to execute and deliver the Disclosure/Settlement Statement and/or any

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STATE OF SOUTH CAROLINA
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