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GREENVILLE CO. S. C.

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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

DONNIE J. STANKERSLEY
R.M.C.

POWER OF ATTORNEY

(REAL ESTATE)

KNOW ALL MEN BY THESE PRESENTS That I, GLORIA U. JONES (hereinafter the "Principal"), of Greenville, South Carolina, hereby appoint D. ALLEN GRUMBINE of Greenville, my true and lawful attorney to act in, manage and conduct my affairs in connection with obtaining a loan from Carolina Federal Savings and Loan Association, and Guaranteed by the Small Business Administration secured by the real property described on Exhibit A, and for that purpose in my name and on my behalf to do and execute all or any of the following acts, deeds and things, that is to say:

1. 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 now are or hereafter shall be or become due, owing, payable or belonging to me in or by obtaining a mortgage loan on such property, 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 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 in connection with such loan, and to pay or receive the balance thereof as the case may require.

3. To enter into and upon all and singular such property, and to let, manage and improve the same or any part thereof, and to repair or otherwise improve or alter, and to insure any buildings thereon.

4. To deposit any moneys which may come to his hands as such attorney with any bank or banker in my name and any of such money or any other money to which I am entitled which now is or shall be so deposited to withdraw, and either employ as he shall think fit in the payment of any debts, or interest, payable by me, or taxes, assessments, insurance, and expenses due and payable or to become due and payable on account of my real and personal estate, or in or about any of the purposes herein mentioned, or otherwise for my use and benefit.

5. To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as my attorney may think fit, and for that purpose to execute all promissory notes, bonds, mortgages, and other instruments which may be necessary or proper.

6. For all or any of the purposes of these presents to enter into and sign, seal, execute, acknowledge and deliver any contracts, deeds or other instruments whatsoever, and to draw, accept, make, endorse, discount or otherwise deal with any bills of exchange, checks, promissory notes, or other commercial or mercantile instruments.

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