

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

KNOW ALL MEN BY THESE PRESENTS:

That I, James F. Zickos, of Spartanburg, South Carolina, do hereby make, constitute and appoint Susan A. Zickos of Spartanburg, South Carolina, my true and lawful attorney, for me and in my name, place and stead, to borrow upon the security of my property to be purchased in Greenville County, South Carolina, described as follows:

Lot No. 513, Section II, Sugar Creek Subdivision  
 (also known as 107 Ladyslipper Lane, Greer, S.C.  
 29651),

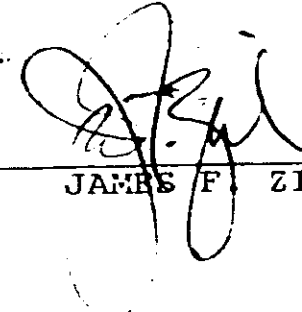
a sum or sums not exceeding Ninety-One Thousand Five Hundred (\$91,500.00) Dollars to be obtained through a real estate mortgage from South Carolina Federal Savings and Loan Association through the "Maggie Mae" program and to sign, seal and deliver a bond or note for the payment thereof and to sign, seal and deliver as collateral thereto a real estate mortgage with the usual power of sale and interest and insurance clauses and other usual provisions and covenants. I further constitute and appoint the said Susan A. Zickos as my true and lawful attorney to execute any and all documents on my behalf in connection with that contract of sale dated April 29, 1982, concerning my purchase of the above-referenced property.

This power of attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing his own estate.

IN WITNESS WHEREOF, I, the undersigned, James F. Zickos, have hereunto set my Hand and Seal this 28th day of May, 1982, at Greenville, South Carolina.

SIGNED IN THE PRESENCE OF:

William J. Barnes  
Nancy D. Barnes

  
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 JAMES F. ZICKOS

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