

(8) To have access to such safety deposit box as may be leased by me.

(9) And, generally, to manage and control my property and to execute any and all instruments necessary or expedient for that purpose as I might do, if personally present.

And I, the said Frances M. Schwartz, do hereby ratify and confirm all acts of my attorney, and do declare that all acts and deeds performed under this instrument shall have the same full force and effect as if performed and signed by me in person, and this instrument shall be effective until revoked in writing or shall cease by operation of law.

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing her own estate.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 15 day of July, 1982.

Frances M. Schwartz (SEAL)
FRANCES M. SCHWARTZ

SIGNED, SEALED, PUBLISHED AND DECLARED by the principal, Frances M. Schwartz, as and for her Power of Attorney in the presence of us, who at her request, in her presence and in the presence of each other, have hereunto subscribed our names as witnesses hereto.

Ruby S. Lindley, Greenville, South Carolina.

Virginia B. Martin, Greenville, South Carolina.

Tommy M. Martin, Greenville, South Carolina.