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

KNOW ALL MEN BY THESE PRESENT, that as Principal (the "Principal"), I, DR. JAMES A. HOWARD, a resident of Landrum, in the aforesaid county, a citizen of the United States have made, constituted and appointed and by these presents do make, constitute and appoint Ruth Hill Howard my true and lawful attorney ("Attorney") for the purposes hereinafter set forth.

GENERAL POWERS

1. To ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts and legacies and all property now due or which may hereafter become due and owing to me, and give good and valid receipts and discharges for such payments;

2. To sell, assign, and transfer stocks and bonds and securities of all kinds in my name and for my account and at such prices as shall seem good to him;

3. To sign, execute, acknowledge and deliver in my name all transfers and assignments of securities;

4. To borrow money and to pledge securities for such loans if in the judgment of my attorney such action should be necessary;

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