

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

POWER OF ATTORNEY

I, GERALDINE PENNEL CHAMBERLIN, hereby appoint my husband, Charles Dean Chamberlin, as my Attorney-in-Fact. This Power of Attorney shall continue in effect notwithstanding my incapacity or incompetency, until revoked in the manner provided by law.

I. Commencement of Action as Attorney-in-Fact. My Attorney-in-Fact shall commence to act in my stead at any time following the execution of this instrument. Any person or business entity dealing with my Attorney-in-Fact shall be fully absolved from any duty to investigate further the authority of my Attorney-in-Fact once he has shown such person or representative of such business entity the appropriate documentation of his appointment.

II. Powers. My Attorney-in-Fact shall have full power and authority, in my name and stead, to do all things I might do for myself, including (but not limited to) the power and authority:

A. Disposition and Management of Property. To sell, lease, mortgage, pledge, hold, manage, improve and handle any real property or personalty (tangible or intangible) which I may own or in which I may have an interest.

B. Borrowing. To borrow funds for my account and secure loans by mortgages or pledges of any of my property and to renew any note or other instrument in which I may be the maker, endorser or guarantor.

C. Investments. To hold, acquire and invest in any kind of stocks, bonds, real estate, mortgages or other properties; to vote any securities in person or by proxy (with or without power of substitution); and to continue or acquire any business interest and carry it on as a proprietorship, partnership or corporation.

D. Claims. To collect, pay, compromise or adjust any claim in favor of or against me and to institute or defend upon my behalf any civil actions deemed advisable.

E. Bank Dealings. To continue, establish or maintain any account in my name in any bank, trust company, savings and loan association or other depository; to make deposits in and withdrawals from any such account; to sign or endorse checks or other instruments in connection with such accounts, deposits or withdrawals; and to enter any safety deposit box held in my name (separately or jointly with any other person) and deposit any items therein or remove any of its contents.

F. Documents. To prepare and sign any deed, mortgage, tax return, check, receipt, notice or other document which I would be required or permitted to sign for any purpose whatsoever.

G. Agents. To appoint one or more agents to act under my Attorney-in-Fact with all or any part of the power and authority given by this Power of Attorney; to revoke any such appointment; and to employ attorneys, accountants or other persons to assist in carrying out the powers given in this Power of Attorney.

H. Insurance. To borrow against the cash value accumulated in any life insurance policy.

I. Securities. To sell, assign, transfer or make gifts of any shares of stocks, bonds, debentures, notes or mortgages belonging to me and, for that purpose, to make, execute and deliver all necessary assignments or other instruments of transfer; to receive the purchase price or other consideration for such stock; and to give a receipt or receipts for the same and generally to do all other lawful acts necessary to bring about such transfer.

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