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GREENVILLE CO. S.C.

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STATE OF SOUTH CAROLINA)
DONNIE S. WAINWRIGHT LIMITED POWER OF ATTORNEY
COUNTY OF GREENVILLE S.C.

KNOW ALL MEN BY THESE PRESENTS that as principal (the "Principal"), I, DOROTHY C. FRAZIER, a resident of Greenville, the State and County aforesaid, have made, constituted and appointed, and by these presents do make, constitute and appoint DAN A. COLLINS, ESQ. my true and lawful attorney ("Attorney") for the purposes hereinafter set forth.

NOTWITHSTANDING ANY PROVISION HEREIN TO THE CONTRARY, MY ATTORNEY MAY NOT ACT UNLESS AND UNTIL THE EVENTS DESCRIBED IN ARTICLE I OF THIS INSTRUMENT HAVE OCCURRED.

ARTICLE I.

PURPOSE OF EMPOWERMENT

This is a Limited Power of Attorney. In the event of the mental or physical incapacity of the Principal, Attorney is authorized and empowered to transfer and convey to CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA (Greenville, South Carolina), as Trustee under that certain Dorothy Frazier Revocable Standby Trust Agreement executed prior to this instrument and dated _____, 1984, all of my property, both real and personal, of every kind and nature and wheresoever situate, including but not by way of limitation, my residence, cash, securities, certificates of deposit, etc., to be held in Trust in accordance with the terms of said Trust. This Power of Attorney shall not become effective and my Attorney shall take no action under this instrument until my attending physician shall give written certification to my Attorney that I am no longer physically or mentally capable of managing my own affairs. Upon receipt of such certification, my Attorney is authorized to execute and deliver in my name any deed or other instrument of transfer required to effect the transfer of my property to CITIZENS & SOUTHERN NATIONAL BANK OF SOUTH CAROLINA (Greenville, South Carolina) as Trustee. I hereby empower Attorney with full power to do and perform all and every act required to carry out the purpose for which this power is granted, with full power of substitution.

ARTICLE II.

TERMINATION, AMENDMENT, RESIGNATION AND REMOVAL

A. Power Not Affected by Principal's Incapacity

This Power of Attorney shall not be affected by physical

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