POWER OF ATTORNEY

Men by these Presents.

That I, Annettie Hughes Crain

as principal

residing at 106 South Miller Street, Greer, South Carolina do hereby constitute and appoint, David Woodrow Talley residing at Route 9, McElhaney Road, Greer, South Carolina my true and lawful attorney for me, and in my name, place and stead,

- (a) To enter upon and take possession of any lands, tenements and hereditaments that may belong to me, or to the possession of which I may be entitled;
- (b) To ask, collect and receive any rents, profits, issues or income of any and all of such lands, tenements and hereditaments, or of any part or parts thereof;
- (c) To pay any and all taxes, charges and assessments that may be levied, assessed or imposed upon any of my lands, buildings, tenements or other structures;
- (d) To make, execute and deliver any deed, mortgage or lease, whether with or without covenants and warranties, in respect of any such lands, tenements and hereditaments, or of any part or parts thereof, and to manage, repair, rebuild or reconstruct any buildings, houses or other structures or any part or parts thereof, that may now or hereafter be erected upon any such lands;
- (e) To extend, renew, replace or increase any mortgage or mortgages now or hereafter affecting any of my lands, tenements and hereditaments and/or any personal property belonging to me, and, for any such purposes, to sign, seal, acknowledge and deliver any bond or bonds, or to make, sign and deliver any note or notes, or any extension, renewal, consolidation or apportionment agreement or agreements, or any other instrument, whether sealed or unsealed, that may be useful or necessary to accomplish any of the foregoing purposes;
- (f) To obtain insurance of any kind, nature or description whatsoever, on any of my lands, tenements and hereditaments and/or in connection with the management, use or occupation thereof and/or on any personal property belonging to me and/or in respect of the rents, issues and profits arising therefrom, and to make, execute and file proof or proofs of all loss or losses sustained or claimable thereunder, and all other instruments in and about the same, and to make, execute and deliver receipts, releases or other discharges therefor, under seal or otherwise.
- (g) To demand, sue for, collect, recover and receive all goods, claims, debts, monies, interests and demands whatsoever now due, or that may hereafter be due or belong to me (including the right to institute any action, suit or legal proceeding for the recovery of any land, buildings, tenements or other structures, or any part or parts thereof, to the possession whereof I may be entitled) and to make, execute and deliver receipts, releases or other discharges therefor, under seal or otherwise;
- (h) To make, execute, endorse, accept, collect and deliver any or all bills of exchange, checks, drafts, notes and trade acceptances;
- (i) To pay all sums of money at any time or times, that may hereafter be owing by me upon any bill of exchange, check, draft, note or trade acceptance, made, executed, endorsed, accepted and delivered by me, or for me, and in my name, by my said attorney;
- (j) To sell, mortgage or hypothecate any and all shares of stock, bonds or other securities now or hereafter belonging to me, and to make, execute and deliver an assignment or assignments of any such shares of stock, bonds or other securities, either absolutely or as collateral security;
- (k) To defend, settle, adjust, compound, submit to arbitration and compromise all actions, suits, accounts, reckonings, claims and demands whatsoever that now are, or hereafter shall be, pending between me and any person, firm, association or corporation, in such manner and in all respects as my said attorney shall think fit;
- (1) To file any proof of debt, or take any other proceedings, under the Bankruptcy Act, or under any law of any state or territory of the United States, in connection with any such claim, debt, money or demand, and, in any such proceeding or proceedings, to vote in the election of any trustee or trustees, gnees, and to demand, receive and accept any dividend or dividends, or distribution or distributions that may be or become payable therein or thereunder;
- (m) To hire accountants, attorneys at law, clerks, workmen and others, and to remove them, and appoint others in their place, and to pay and allow to the persons to be so employed such salaries, wages or other remunerations, as my said attorney shall think fit;
- (n) To constitute and appoint, in his place and stead, and as his substitute, one attorney or more, for me, with full power of revocation, and

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