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CINDY M OWNBEY
REGISTER OF DEEDS
BY: KARIN SMITH
DEPUTY REGISTER OF DEEDS

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STATE OF NORTH CAROLINA,
COUNTY OF TRANSYLVANIA.

GENERAL AND COMPLETE
POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, LEONA F. HOLLAND, of the County of Transylvania, State of North Carolina, do hereby execute this Durable, General and Complete Power of Attorney.

ITEM I

DESIGNATION OF ATTORNEY-IN-FACT

I do hereby constitute and appoint my son, HAROLD D. HOLLAND, as my original Attorney-in-Fact; my daughter, HILDA EDWARDS, as my first successor Attorney-in-Fact; and my son, MARVIN HOLLAND, as my second successor Attorney-in-Fact; (my Attorney-in-Fact and successor Attorneys-in-Fact are sometimes hereinafter referred to individually as my "agent").

ITEM II

INCORPORATION OF STATUTORY
POWER AND AUTHORITY BY REFERENCE

A. Under and by virtue of the provisions of Chapter 32A of the General Statutes of North Carolina, my agent is hereby authorized and directed to do and perform each, every, all and any of the acts and things set out in said Chapter 32A and any other act and thing which I now may or might legally do for myself.

B. My agent is hereby granted all of the powers set forth in North Carolina General Statutes §32-27, which powers are hereby incorporated by reference, subject to the restrictions of North Carolina General Statutes §32-26.

ITEM III

ADDITIONAL POWERS AND AUTHORITY

A. By way of amplification and not in limitation of the general powers herein granted and those incorporated by reference, my said agent is specifically authorized: (1) to sign, endorse, cash, deposit and otherwise handle and negotiate for me and in my name and stead any and all checks, notes, or other evidences of indebtedness to the

same extent that I might; (2) to open and maintain banking accounts of all types; (3) to draw checks or other orders to pay on and against any deposit or account of mine in any bank; (4) to file, prosecute, defend and retain attorneys and experts to represent and act for me in any suit or other legal proceedings; (5) to demand, collect, pay or compromise and settle in my name and for me any debt or claim whether in favor of or against me; (6) to sign in my name and for me any and all contracts, deeds, closing documents, deeds of trust, or any other evidences of legal obligation pertaining to my rights and/or obligations whether pertaining to property or person; (7) to buy or in any other way acquire, hold, possess, sell, convey, transfer, assign, encumber, obligate, redeem, or dispose of in my name and for me any and all kinds of property, both real and personal, income producing and non-income producing, tangible and intangible, including stocks, bonds, promissory notes, U. S. savings bonds, U. S. Treasury notes, certificates of indebtedness, evidences of indebtedness, including all state and federal obligations, to any person or persons, including my agent, or to any partnership, company, firm, corporation or other legal entity; (8) to make disbursements of monies belonging to me in such manner and amounts, for such purposes, and at such times as my agent, in my agent's sole discretion and judgment, may deem best for maintenance, repair, improvement, management, or any other purposes in connection with any real or personal property or any interest therein owned by me; (9) to subdivide, improve, operate, maintain, manage, control, and lease any and all real estate owned by me, wherever located; to demand, collect, and receive the rents, income, and profits derived therefrom; to exercise in all respects general control and supervision over any real estate belonging to me; and to purchase or otherwise acquire additional real estate; (10) to exercise in all respects general control and supervision over any securities and other personal property, tangible and intangible, of any nature whatsoever belonging to me; to receive the dividends, interest proceeds, and profits derived therefrom; and to purchase and otherwise acquire additional personal property; (11) to vote, directly or by proxy, all stocks, bonds, and other securities; to collect the dividends, interest, profits, or accruals therefrom, to invest, reinvest, and manage the same; and to exercise any and all rights and powers in connection therewith, all as my agent in my agent's sole discretion and judgment, may deem best; (12) to borrow such amounts for such purposes, and at such times as my agent, in my agent's sole discretion and judgment may deem best, including but not limited to equity lines, first and second mortgages and reverse mortgages, and to pledge or mortgage any of my property, real or personal, as security for any such loans; (13) to enter into any lock boxes, safety deposit vaults or any other place of safekeeping, in my name and stead, into or onto which I personally would have the right to enter, and to rent other vaults, lock boxes or places of safekeeping in my name and stead, and to have free access thereto whenever my agent may deem it advisable; (14) to add any property whatsoever belonging to me to any trust established by me, to be held and managed as though an original part of such trust; to withdraw and/or receive income or principal from any trust regarding which I have a right of withdrawal or receipt; to request and to receive the income or principal of any trust as to which the trustee has discretionary authority to make distributions to me or on my behalf, and to execute any release or receipt that may be required by such trustee from me; (15) to exercise any right or obligation in regard to any insurance policy of any kind whatsoever in which I have any incident of ownership; to obtain additional contracts of insurance for me; and to make or change the beneficiary of such insurance contracts; provided, however, that my agent cannot be designated as a beneficiary unless my agent is my spouse or an individual among my issue, and that my agent shall have no power or authority to deal in any manner with insurance policies I may own on his or her life; (16) to exercise any right with regard to any retirement plan or individual retirement account I may have or entered into by my agent on my behalf,

or with regard to any retirement plan or individual retirement account as to which I am the beneficiary including, but not limited to, the power (i) to create and contribute to an individual retirement account, an employee benefit plan, or other retirement plan, (ii) to change the form of the plan as may be permitted by law such as to convert a traditional IRA into a Roth IRA, (iii) to "roll over" plan benefits, (iv) to receive distributions from such plan and to endorse and deposit checks from such plans, (v) to borrow money from any such plan, (vi) to select options with respect to any such plan, and (vii) to make or change the beneficiary designation of any such plan, except that my agent cannot be designated beneficiary unless my agent is my spouse or an individual among my issue; (17) to request, demand, sue for, recover, collect, and hold, or to disclaim or renounce as provided by law, any interest that I have or may have in any asset owned by an estate or trust, or otherwise, and to execute and deliver any receipts, releases, or other instruments in connection with any such interest; (18) to conduct, engage in, and transact any and all lawful business of whatever nature or kind in which I am engaged or interested; (19) to sign any and all authorizations, waivers, releases, grants of permission, licenses, agency agreements and other instruments, including additional powers of attorney, necessary to carry out any of the aforementioned powers, hereby giving and granting unto my agent full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in implementing such powers as fully to all intents and purposes as I might or could do if personally present, with full power to substitute in my place and stead. In particular, I grant to my agent the power to sign for me and on my behalf any and all other powers of attorney, on whatsoever form, as may be required or appropriate to permit my agent to carry out the powers and purposes set forth herein, naming itself or another as agent thereunder; (20) to do all acts necessary for maintaining my customary standard of living; to provide medical, dental and surgical care, hospitalization, custodial care or any other form of health or mental care for me; to continue whatever provision has been made by me for me with respect to automobiles or other means of transportation; to continue whatever charge accounts have been operated by me for my convenience; to open such new accounts as my agent shall think to be desirable for the accomplishment of any of the purposes enumerated in this paragraph, and to pay the items charged on such accounts by any person authorized or permitted by me or my agent to make such charges; to continue the discharge of any services or duties assumed by me, to any parent, relative or friend of mine; to continue payments incidental to my membership or affiliation in any church, club, society, order, or other organization, or to continue contributions thereto; (21) to employ or discharge persons, firms and corporations to advise or assist my agent, including, but not limited to, agents, accountants, auditors, bankers, attorneys-at-law, custodians, investment counsel, rental agents, realtors, appraisers and tax specialists.

B. My agent is granted power and authority: (1) to execute and file in my name, place and stead tax returns with the State of North Carolina and any other state to which I may owe taxes and the Internal Revenue Service and pay said taxes; (2) to execute and file in my name, place and stead IRS forms 56, 2848 and 8821 and all other IRS forms which my agent may deem appropriate to execute and file on my behalf; (3) to make claims for refunds in connection therewith and to institute such proceedings in law and in equity as my agent may deem necessary and proper in connection therewith, and to act as my Attorney-in-Fact or Representative in all dealings and transactions with the Internal Revenue Service and any state Department of Revenue; (4) to maintain claims and actions in the United States Tax Court and all other federal courts.

C. My agent shall have the power to seek appropriate court orders, injunctions

and judgments which may, in my agent's discretion, be deemed necessary if a third party refuses to comply with actions which my agent desires to take. My agent may, in such court proceedings, seek injunctive relief, reimbursement of court costs and attorney fees, and actual and punitive damages on my behalf.

D. My agent shall have the power to manage, administer, assign, amend, change ownership of, change beneficiaries or designated survivorship rights to all insurance policies, annuities, IRA's, 401K plans, 403(b) plans, all other retirement plans, all right of survivorship accounts, all Pay on Death accounts, all Transfer on Death accounts and all other managed investments and accounts of any kind, including those which vest, pay, transfer or are liquidated at or following my death (so long as I am living at the time of such action).

ITEM IV GIFTING AND TRUSTS

I hereby authorize the individual serving as my Attorney-in-Fact under this Power of Attorney to make gifts to himself/herself, to my family members, to charity and to any trust which I or my agent might create during my lifetime, so long as such gifts (1) are proportionally consistent with the estate plan stated in my will and trust agreement or in any future will or trust which I might create; (2) are generally in the best interest of my estate's beneficiaries with regard to tax issues or elderlaw planning issues; and (3) with respect to charitable gifts, so long as such gifts are generally consistent with my own history of donating to charity.

My agent, in my agent's complete discretion, is hereby authorized to create, fund, and pay all costs incident to the creation, funding, maintenance and administration of any revocable or irrevocable trust as to which I could act as Grantor if physically and mentally able to do so, and as to which the Uniform Trust Code, Chapter 36C of the General Statutes of North Carolina, is applicable; provided that any such trust shall be, in general, consistent with any estate plan I have placed or hereafter do personally place into effect with regard to the interests of any designated beneficiaries and such trust must not deprive any of my beneficiaries who are legally competent and not permanently disabled, of any interest in a bequest or interest of any kind which I have made or which I hereafter do personally make, which would vest at or before the time of my death.

ITEM V DURABLE EFFECT OF POWER OF ATTORNEY

It is my intention and instruction that this Power of Attorney is to be a durable power of attorney under the provisions of Article 2 of Chapter 32A of the General Statutes of North Carolina, and this Power of Attorney shall not be affected by my subsequent incapacity or mental incompetence.

ITEM VI ORDER OF SUCCESSION

It is my direction that the powers herein granted to my agent shall be exercised by my original Attorney-in-Fact exclusively so long as my original Attorney-in-Fact is able to and desires to exercise said powers. Upon the death, resignation, disability or incapacity of any agent who is then serving as my Attorney-in-Fact, whichever event

shall occur the sooner, I direct that the powers herein granted be exercised by the next available agent listed in Item I, in sequential order; a certificate from the attending physician of any agent shall be sufficient evidence of that agent's disability or incapacity to serve for my next successor agent to assume and exercise said powers. By the acceptance of this appointment each agent listed does hereby authorize and direct that agent's attending physician to issue and deliver to my next successor agent a certificate of disability or incapacity should the same occur.

ITEM VII
RATIFICATION

I do hereby ratify and confirm all things so done or to be done by my agent within the scope of this authority as fully and to the same extent as if the same were by me personally done and performed.

ITEM VIII
WAIVERS

My agent shall not be required to qualify or file bond, to file inventories, annual accounts, receipts and dispositions of principal and income or any other reports of transactions with the Clerk of Superior Court or any other judicial authority.

ITEM IX
GUARDIANSHIP

In the event that protective proceedings for my person or my estate shall be hereafter commenced, I nominate my agent under this power of attorney as conservator or guardian of my person and/or my estate, pursuant to and in accordance with Section 32A-10 of Article 2 of Chapter 32A of the General Statutes of North Carolina.

ITEM X
REIMBURSEMENT AND COMPENSATION

My agent shall be reimbursed for all expenses paid in connection with service as my agent. Any agent shall be paid a reasonable fee for services rendered. Any agent who is an attorney or accountant, and any corporate agent shall be paid a fee for such services based on its fee schedule then in effect. My agent shall not be required to seek approval of its fee from the Clerk of Superior Court or any other judicial authority.

ITEM XI
REVOCATION

I reserve the right to revoke or amend this Power of Attorney at any time by any method set forth in North Carolina General Statutes §32A-13. Pursuant to that power, all Durable Powers of Attorney for Financial Management heretofore executed by me are hereby revoked. This Power of Attorney does NOT revoke any Durable Power of Attorney for Health Care previously executed by me.

ITEM XII
RELATION OF ATTORNEY-IN-FACT
TO HEALTH CARE AGENT

Any decision affecting my health or my person, including my place of residence, which is made by my Health Care Agent appointed pursuant to a Health Care Power of Attorney meeting the requirements of Article 3 of Chapter 32A of the General Statutes of North Carolina shall be superior to and binding upon my agent acting under this Power of Attorney, and my agent acting under this Power of Attorney shall not be required to inquire into whether any such decision is reasonable or necessary to exercise powers relating to health care, or whether costs incurred by the Health Care Agent are reasonable, and shall not be liable to me, my estate, my heirs, successors, assigns and personal representatives for any acts or omissions arising from any such decision.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this the 5 day of April, 2017.

Leona F. Holland (SEAL)
LEONA F. HOLLAND

Cindy Rudd
Witness

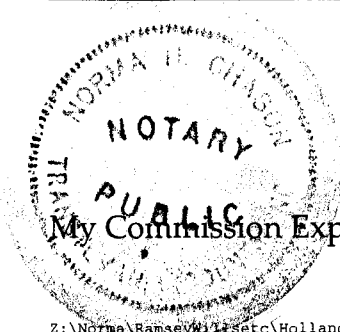
Janice M. Bowers
Witness

STATE OF NORTH CAROLINA,
COUNTY OF TRANSYLVANIA.

I, NORMA H. CHASON, a Notary Public of said State and County, do hereby certify that LEONA F. HOLLAND personally appeared before me this day and acknowledged the due execution of the foregoing instrument, and that CINDY RUDD and JANICE M. BOWERS witnessed the said LEONA F. HOLLAND's signature, in my presence.

WITNESS my hand and Notarial Seal, this the 5th day of April, 2017.

Norma H. Chason
Notary Public



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