STATE OF SOUTH CAROLINA

POWER OF ATTORNEY

COUNTY OF GREENVILLE

KNOW ALL MEN BY THESE PRESENTS, that I, MARY LOUISE RILEY COTHRAN,

of the County and State aforesaid, have made, constituted and appointed, and

these presents do make, constitute and appoint SOUTHERN BANK AND TRUST

COMPANY, Greenville, South Carolina, (hereinafter referred to as my "Attorney")

my true and lawful Attorney for me and in my name, place and stead to do the

following acts and to exercise the following powers, and I intend that,

subject to the definitions hereinafter contained, the same be construed in

the broadest possible manner:

(1) To endorse any and all checks, drafts or vouchers, and to cash the same or deposit their proceeds; to sign and issue checks on any bank account in my name; and to make, execute and deliver, cancel, modify, buy, sell, exchange, pledge, or otherwise acquire or dispose of any tangible or intangible property of mine by means of any type instrument necessary or advisable to accomplish the same.

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- (2) To manage, operate, protect and conserve all securities, properties, interests and investments owned by me; to collect, hold or pay out or otherwise deal with the income therefrom or the principal thereof; and from time to time make investments for me without any restrictions whatsoever as to the kind of investment.
- (3) To assign and transfer upon the books of any municipality, corporation, association or company any stocks, bonds or other securities which are now or may hereafter be registered in my name.
- (4) To vote in person or by proxy at corporate or other meetings and to effect, participate in or consent to any reorganization, merger, voting trust or other action affecting any securities which I now or may hereafter own, or the issuers thereof, and to make payments in connection therewith.
- (5) To enter into, perform, modify, extend, cancel, compromise or otherwise act with respect to any contract of any sort whatsoever.

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