STATE OF SOUTH CAROLINA 7 4 32 PM 18
COUNTY OF GREENVILLE FARMSWOATH

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, Philip W. Hamby, of Greenville, S. C., do hereby appoint my wife, Phyllis C. Hamby, of Greenville, S. C., my true and lawful attorney to act in, manage, and conduct all my affairs, and for that purpose in my name and on my behalf to do and execute all or any of the following acts, deeds and things, that is to say:

- (1) To ask, demand, sue for, recover and receive all sums of money, debts, chattels, effects and things of whatsoever nature or description which now or hereafter shall become due, owing and payable to me, and to execute such documents in connection therewith as she shall deem advisable or required in the circumstances.
- (2) To enter into all and singular my real estate, and to let, manage and improve the same or any part thereof, and to repair or otherwise improve or alter, and to insure any buildings thereon.
- (3) To sell or exchange any part or parts of my real estate, or personal property, stocks, bonds or other securities, for such consideration and upon such terms as my attorney shall think fit, and to execute and deliver good and sufficient deeds or other instruments for the conveyance or transfer of the same, with such covenants of warranty or otherwise as my attorney shall see fit, and to give good and effectual receipts for any part or all of the purchase price or other consideration.
- (4) To deposit any monies to my account which may come into her hands with any bank she shall deem fit and she shall specifically have the unfettered authority to draw checks on any bank accounts which are in my name and withdraw any amount or amounts in any savings accounts which I may have with any institution(s).
- (5) To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as my attorney may deem fit, and for that purpose to execute all promissory notes, mortgages and other instruments which may be necessary to the transaction, the lender

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