STATE OF SOUTH CAROLINA)

COUNTY OF GREENVILLE

POWER OF ATTORNEY

Know all men by these presents that I, Gussie M. Phillips of 25 Arch Street, County of Greenville, State of South Carolina, do hereby constitute and appoint John Cecil Phillips, my son, of 17 Sturtevant Street, County of Greenville, State of South Carolina, as my true and lawful attorney for me and in my name, place and stead with full power to have and to exercise the following powers and authorities:

- 1. To sell or exchange and convey any property whether real, personal, or mixed, which I may own or hereafter acquire specifically including stocks, bonds, or securities;
- 2. To sign checks withdrawing or transferring funds from any bank in which money may be deposited in my name and to accept, collect, and endorse any checks, drafts, or instruments for the payment of money; and to pay with funds from my account any bills which I may owe;
- 3. To borrow money and execute notes or other instruments securing the repayment and to pledge as security therefor any stocks, bonds, or securities or property which I may own and/or to mortgage any real or personal property which I may own in order to secure said loans;
- 4. To collect any monies which may become due me and to give receipts therefor;
- To be my lawful proxy and to vote any stock or security

 I may own or hereafter acquire and to exercise all rights,

 privileges, and options of said stocks and securities;
- 6. To invest and reinvest from time to time any funds which I may have in his absolute discretion;

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