STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

OO. S. C. POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, That I, PHOEBE M.
SHIRLEY CROUCH of the County of GREENVILLE
and State of SOUTH CAROLINA, have made, constituted and appointed,
and by these presents do make, constitute and appoint my HUSBAND,
JOE ROBERT CROUCH , my true and lawful attorney, with
power of substitution, to act in, manage and conduct all of my estate and all of
my affairs, for that purpose for me, and in my name and stead, and for my use
and benefit, and as my act and deed, to do and execute, or to concur with persons
jointly interested with myself therein, in the doing or execution of all or any of
the following acts, deeds and things, that is to say:

- 1. To buy, receive, lease, accept, or otherwise acquire; to sell, convey, mortgage, hypothecate, pledge, quitclaim, or otherwise encumber or dispose of; or to contract or agree for the acquisition, disposal, or encumbrance of any property whatever, or any custody, possession, interest or right therein, upon such terms as my attorney shall think proper;
- 2. To take, hold, possess, invest, lease or let, or otherwise manage any or all of my property or any interest therein; to eject, remove or relieve tenants or other persons from, and recover possession, preserve, insure, remove, store, transport, repair, rebuild, modify or improve the same or any part thereof;
- 3. To make, do and transact all and every kind of business of whatsoever kind or character, including the receipt, recovery, collection, payment, compromise, settlement and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, savings certificates, certificates of deposit, demands, debts, taxes and obligations, which may now or hereafter be due, owing, or payable by me or to me;
  - 4. To make, endorse, accept, receive, sign, seal, execute, acknowledge and deliver deeds, assignments, agreements, certificates, hypothecations, checks, notes, bonds, vouchers, receipts, and such other instruments in writing of

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