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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, Ruby C. Chapman, of the County of Greenville, State of South Carolina, have made, constituted and appointed James F. Chapman as my true and lawful Attorney in Fact to do and perform the hereinafter matters and things:

Handwritten notes:
RCC
JFC
12/23

1. To make deposits in my name in any banks, banking institutions, savings and loans or other institutions;
2. To endorse any checks payable to me for deposit to my account in said banks and savings and loan;
3. To sign and issue checks on my account in said banks;
4. To demand any individual, firm or corporation the possession of any and all articles of personal property belonging to me, to take the same into his possession and in my name to execute a receipt for all articles so received;
5. To sell at public or private sale or sales, or partly in one manner and partly in the other, at such times, in such manner and at such prices as to him may seem proper, all personal property owned by me, to make delivery thereof and to collect and give receipts for the sales price;
6. To collect all monies due to me by any individual, firm or corporation whatsoever, and to give in my name valid and binding receipts for all monies so collected;
7. To enter into contracts of any nature in my behalf and in my stead;
8. To borrow from time to time such amounts of money as he may deem necessary for the proper conduct of my business, which she has in charge and for any and all sums so borrowed to execute in my name promissory notes and mortgages securing the same upon any real estate or personal property owned by me, all in such amounts, at such rates of interest for such period of time and in such form as he may deem proper;
9. My true and lawful Attorney in Fact for me and in my name and stead to sell and convey in my name in fee simple with general warranty in such manner, at such prices and on such terms of payment as he may deem proper any and all parcels or tracts of land owned by me situated;
10. My true and lawful Attorney in Fact shall have the power and authority to enter any safe deposit box that I have;

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