

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, VIRGINIA S. HOSKINS, of the State and County aforesaid, have made, constituted and appointed, and by these presents do make, constitute and appoint my husband, JOHN W. HOSKINS, (herein-after 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.

(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.

(6) To procure insurance against any and all risks affecting property or persons, and against liability, damage or claim of any sort; to alter, amend, extend or cancel such insurance.

(7) To borrow money in such amounts, for such periods and upon such terms as my Attorney shall deem proper and to secure any loan by the mortgage or pledge of any property of mine.

Handwritten signature/initials

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