

4. To borrow money and to pledge securities for such loans if in the judgment of my attorney such action should be necessary;

5. To consent in my name to reorganizations and mergers, and to the exchange of securities for new securities;

6. To manage real property, to sell, convey and mortgage realty, to foreclose mortgages and to take title to property in my name if he thinks proper, and to execute, acknowledge and deliver deeds of real property, mortgages, releases, satisfactions and other insurance relating to realty which he considers necessary;

7. To place and effect insurance;

8. To do business with banks and savings and loans and particularly to endorse all checks and drafts made payable to my order and collect the proceeds;

9. To sign in my name checks on all accounts standing in my name, and to withdraw funds from said accounts, to open accounts in my name or in his name as my attorney-in-fact;

10. To make such payments and expenditures as may be necessary in connection with any of the foregoing matters or with the administration of my affairs;

11. To retain counsel and attorneys on my behalf;

12. To appear for me in all actions and proceedings to which I may be party in the courts of South Carolina or any other state in the United States, or in the United States courts, to commence actions and proceedings in my name if necessary, to sign

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