

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, MALCOLM M. MORSE, a legal resident of the City of Greenville, State of South Carolina, United States of America, now in the military service as a T/SGT., Air Force Serial Number 6136062, in the United States Air Force, have made, constituted and appointed, and by these presents do make, constitute and appoint my wife, ELIZABETH A. MORSE, whose address is 15 Twin Springs Drive, Greenville, South Carolina, my true and lawful attorney to act in, manage, and conduct all my estate and all my affairs, and for that purpose for me and in my name, place, 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 executing 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 whatsoever and wheresoever situated, be it real, personal, or mixed, or any custody, possession, interest, or right therein or pertaining thereto, upon such terms as my said attorney shall think proper; (2) To take, hold, possess, invest, lease, or let, or otherwise manage any or all of my real, personal, or mixed property; or any interest therein or pertaining thereto; to eject, remove, or relieve tenants or other persons from, and recover possession of, such property by all lawful means and to maintain, protect, 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 whatever kind, or nature, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, claims, demands, debts, taxes, and obligations, which may now or hereafter be due, owing, or payable by me or to me; (4) To make, indorse, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, assignments, agreements, certificates, hypothecations, checks, notes, bonds, vouchers, receipts, releases, and such other instruments in writing of whatever kind and nature, as may be necessary, convenient, or proper in the premises; (5) To make deposits or investments in, or withdrawals from, any account, holding, or interest which I may now or hereafter have, or be entitled to, in any banking, trust, or investment institution, including postal savings depository offices, credit unions, savings and loan associations, and similar institution to exercise any right, option, or privilege pertaining thereto; and to open or establish accounts, holding, or interests of whatever kind or nature, with any such institution, in my name or in my said attorney's name or in both our names jointly either with or without right of survivorship; (6) To institute, prosecute, defend, compromise, arbitrate, and dispose of legal, equitable, or administrative hearing, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation in connection with the premises; (7) To act as my attorney or proxy in respect to any stocks, shares, bonds, or other investments, rights or interests, I may now or hereafter hold; (8) To engage and dismiss agents, counsel, and employees, and to appoint and remove at pleasure any substitute for, or agent of, my said attorney, in respect to all or any of the matters or things herein mentioned, and upon such terms as may attorney shall think fit; (9) To execute vouchers in my behalf for any and all allowances and reimbursements properly payable to me by the United States, including but not restricted to allowances and reimbursements for transportation of dependents or for shipment of household effects as authorized by law and Air Force Regulation, and to receive, indorse, and collect the proceeds of checks payable to the order of the undersigned drawn on the Treasurer of the United States; (10) To prepare, execute, and file income and other tax returns, and other governmental reports, declarations, applications, requests, and documents; (11) To take possession, and order the removal and shipment, of any of my property from any post, warehouse, depot, dock, or other place of storage or safe keeping, governmental or private; and to execute and deliver any release, voucher, receipt, shipping ticket, certificate, or other instrument necessary or convenient for such purpose; (12) To act as my attorney-in-fact or proxy in respect to any policy of insurance on my life and in that capacity to exercise any right, privilege, or option which I may have thereunder or pertaining thereto, excluding, however, the right to change the beneficiary, the right to change the method of payment of the insurance proceeds, and the right to make a cash surrender of the policy as distinguished from a surrender of the policy for loan, conversion or other purposes as provided therein.

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