

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 be my lawful proxy and to vote any stock or security I may own or hereafter acquire, and to exercise all rights, privileges and options of said stocks and securities;

11. To invest and reinvest from time to time any funds which I may have, in his absolute discretion;

12. 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;

13. To retain counsel and attorneys on my behalf;

14. 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 and verify in my name all complaints, petitions, answers and other pleadings of every description;

15. To make and verify income tax returns, and to represent me in all income tax matters before any office of the Internal Revenue Service or State Tax Commission within the limitations of the applicable Revenue Rulings and Procedures.

Incidental Powers

In order to make the transfers described above, my attorney is fully authorized and empowered to execute documents and papers, including deeds of my interests in real property, bills of sale of my personalty, assignments of my intangibles (including my Certificates of Deposit), to make and/or endorse my checks, make savings withdrawals from my savings accounts, enter my said deposit

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