

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

13. To make and verify income tax returns, and to represent me in all 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 any savings accounts, enter my said deposit box and remove all or any part of the contents thereof and to perform any other and further acts or things necessary, appropriate or incidental thereto, with the same validity and effect as if I were personally present, competent and personally exercised the powers myself. No person dealing with Attorney shall be responsible to determine or insure the proper application of funds or property.

M. H. B.