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A COMMENCE

- 5) To make, execute and deliver acquittances, receipts, releases or other discharges therefor.
- 6) To be my lawful proxy and to vote any stocks and security I may own or hereafter acquire and to exercise all rights, privileges and options of said stocks and securities.

7) To invest and reinvest from time to time any funds which I may have, in my attorney's absolute discretions.

8) To prepare and file such tax return as may be required by the governments of the State of South Carolina and the United States of America and to make claims for refunds thereto.

13. f. 13.

9) To have access to such safety deposit box as may be released in my name.

10) To manage and control my property and to execute any and all instruments necessary or expedient for that purpose as I might so, if personally present.

and confirm all acts of my attorney, and do declare that all acts and deeds performed under this instrument shall have the same full force and effect as if performed and signed by me in person. This instrument shall be effective until revoked in writing or until it shall cease by operation of law.

This Power of Attorney shall not be affected by the physical disability or mental incompetency of the principal which renders the principal incapab; e of managing his own estate.

IN WITNESS WHEREOF, I, have hereunto set my hand and seal at Travelers Rest, South Carolina, this 2/ day of