KNOW ALL MEN BY THESE PRESENTS that I, Milford Lafayette Garrett, of Greenville County, State of South Carolina, do hereby constitute and appoint Bankers Trust of South Carolina as my true and lawful attorney for me and in my name, place and stead, with full power to have and to exercise the following powers and authorities:

- (1) To transfer any asset of mine to Bankers Trust of South Carolina as Trustee under that certain Trust Agreement between myself as Settlor and Bankers Trust of South Carolina as Trustee executed prior to this Power of Attorney on August / 1978, except it shall not transfer my house and lot at 127 Wilburn Drive, Greenville, South Carolina and my house and lot located on Lake Hartwell in Port Bass subdivision, Oconee County, South Carolina, without the prior written permission of my wife, Violet M. Garrett;
- (2) To sign checks withdrawing or transferring funds from any bank in which money may be deposited in my name, and to accept, collect and endorse any checks, including Social Security checks, drafts or instruments for the payment of money;
- (3) To collect any monies which may become due me and to give receipts therefor;
- (4) 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;
- (5) To prepare and file such tax and other returns as may be required by the State of South Carolina and the United States of America, and claims for refunds thereto:
- (6) To have access to such safety deposit box as may be leased by me.

And I, the said Milford Lafayette Garrett, do hereby ratify 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, and

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