STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, CHARLOTTE K. LUTHI, of the County of Greenville, City of Greenville, State of South Carolina, have made, constituted and appointed, and by these presents do make, constitute and appoint Perry S. Luthi my true, lawful attorney, for me and in my name, place and stead to ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts and legacies and all property now due or which may hereafter become due and owing to me, and give good and valid receipts and discharges for such payments; to sell, assign and transfer stocks and bonds and securities standing in my name or belonging to me; to buy and sell securities of all kinds in my name and for my account and at such prices as shall seem proper to him, to sign, execute, acknowledge and deliver in my name all transfers and assignments of securities; to borrow money and to pledge securities for such loans if in the judgment of my attorney such action should be necessary; to consent in my name to reorganizations and mergers, and to the exchange of securities for new securities; to manage real property, to sell, convey and mortgage realty, to foreclose mortgages and to take title to property in my name if he thinks proper, to execute, acknowledge and deliver deeds of real property, mortgages, releases, satisfactions and other instruments relating to realty which he considers necessary; to place and effect insurance; to do business with banks and particularly to endorse all checks and drafts made payable to my order and collect the proceeds to sign in my name checks on all accounts standing in my name, and to withdraw funds from said accounts, to open or maintain accounts in my name or in his name as my trustee or attorneyin-fact; to make such payments and expenditures as may be necessary in connection with any of the foregoing matters or with the

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