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 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;

14. To renounce and disclaim any interest otherwise passing to me by testate or intestate succession or by inner vivos transfer;

15. To have access to any and all safe deposit boxes which I am now or may become possessed and to remove therefrom any securities, papers or other articles;

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

(NEXT PAGE)