

mortgages, releases, satisfactions and other instruments relating to realty which he considers necessary;

7. To place and effect insurance;

8. To do business with banks and savings and loans and particularly to endorse all checks and drafts made payable to my order and collect the proceeds;

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. In the attorney's sole discretion, to act in my behalf in the probating, settling and distributing of the Estate of J. Roy Jackson and Carolyn Jackson and to sign authorizations, releases and other documents necessary or incidental to the probating, settling and distributing of the said estates the same as if I were personally present and personally exercised the powers myself. The Executor, in dealing with my attorney, shall not be required to determine or insure the proper

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