

to the application of said proceeds. These powers shall include the following accounts listed hereinbelow and such other accounts as I or my Attorney shall open after the date of this instrument and to endorse any checks issued by the Social Security Administration and any other checks or drafts that may come into my possession or my Attorney's possession:

South Carolina National Bank
Greenville, South Carolina

(4) To invest and reinvest, from time to time, and as often as he deems advisable, any and all funds and/or property which I may own or in which I have any interest. In making investments, my Attorney shall not be limited to investments authorized by law for trust funds but may exercise his judgment without regard to such restrictions and without liability for mistakes or judgment when made in good faith.

(5) To borrow any sum or sums of money on such terms and with such securities, whether real or personal property, as my Attorney may think fit, and for that purpose, to execute all promissory notes, bonds, mortgages and any other instrument or instruments, of any kind and nature whatsoever, which he may deem necessary or proper.

(6) To vote in person or by proxy, any stock owned by me at any and all stockholders' meetings, and to execute powers of Attorney authorizing another to vote in proxy.

(7) To participate in any plan for the refunding or re-adjustment of any bonds or other securities, or for the enforcement of any obligation by foreclosure or otherwise, or in any corporation, consolidations or reorganization, which may affect

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