

STATE OF SOUTH CAROLINA )  
 )  
COUNTY OF ANDERSON ) GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I, Annie Mae Bruce Owens, a resident of the State and County aforesaid (and sometimes hereinafter referred to as Principal), do hereby constitute James T. Owens, as my attorney-in-fact for me and in my name (hereinafter sometimes referred to as "attorney" or "attorney-in-fact"):

1. To demand, sue for, collect and receive all rents, dividends, interest, proceeds for sale, and any and all other funds or property, of every kind and nature whatsoever, which may be due or become due to me, and to deliver such releases, receipts, satisfactions and other discharges which my said attorney may deem necessary or proper.

2. To make, execute and deliver in my name and deed, mortgage, lease, with or without covenants and warranties, contracts of purchase or sale, and any and all papers and agreements which my said attorney may deem necessary or proper in handling my affairs.

3. To endorse and deposit all checks, drafts, trade acceptances, and other transfers of money to which I may become entitled or receive, and to withdraw from accounts standing in my name in banks, building and loan associations, depositories, or any other institutions where the same may be found, including any accounts which my said attorney may open or add to, such amount or amounts as my said attorney may from time to time deem proper, with no responsibility upon the drawee institution to inquire as to the application of said proceeds and to prepare, sign and submit any and all forms relating to Medicare, Medicaid, or other government or private health plans.

4. To invest and reinvest, from time to time, and as often as my said attorney may deem advisable, any and all funds and/or properties which I may own or in which I have any interest. In making investments, my said attorney may invest in stocks, bonds, etc., and my said attorney shall not be limited to investments authorized by law for trust funds, but may exercise judgment without regard to such restrictions and without liability for mistakes of judgment when made in good faith.

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