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which I am entitled or which may come to Attorney's hands as such attorney-in-fact, and all bills of exchange, drafts, checks, promissory notes and other securities for money payable belonging to me, and for that purpose to sign my name and endorse each and every such instrument for deposit or collection; and from time to time, or at any time, to withdraw any or all monies deposited to my credit at any bank, banker or trust company or any building or savings and loan association or any other banking or similar institution having monies belonging to me, and, in connection therewith, to draw checks or to make withdrawals in my name; to make, do, execute, acknowledge and deliver, for and upon my behalf and in my name, all such checks, notes and contracts;

17. To endorse, receive, deposit and/or collect checks payable to my order drawn on the Treasurer or other fiscal officer or depository of the United States, or any sovereign state or authority, or any political subdivision or instrumentality thereof, or any private person, firm, corporation, or partnership;

18. To have access at any time or times to any safe deposit box rented by me, wheresoever located, and to remove all or any part of the contents thereof, and to surrender or relinquish said safe deposit box, and any institution in which any such safe deposit box may be located shall not incur liability to me or my estate as a result of permitting Attorney to exercise this power;

19. To borrow money and to encumber, mortgage or pledge any and all of my property in connection with the exercise of any power vested in Attorney;

20. To purchase for my benefit and in my behalf United States Government bonds redeemable at par in payment of United States estate taxes imposed at my death upon my estate;

21. To make advance arrangements for funeral services, including, but not limited to, purchase of a burial plot and marker and such other and related arrangements for services, flowers, ministerial services, transportation and other necessary, related, convenient or appropriate goods and services as my Attorney shall deem advisable or appropriate under the circumstances;

D. Powers Relating to Transfers in Trust

1. In Attorney's sole discretion, to convey, assign and transfer to South Carolina National Bank (Greenville, South Carolina) and Robin J. Davenport as trustees (the "Trustee") under agreement (the "Trust") with me as settlor, dated September 17, 1974, all or any part of my property and income of every kind and description, real, personal, intangible or mixed, wherever located, and whether acquired before or after the execution of this Power of Attorney, said property and income to be held, administered and distributed in accordance with the terms of the Trust;

2. In Attorney's sole discretion, to assign to the Trust presently and prospectively (or designate Trustee as beneficiary of) the proceeds of any policies of insurance which I may now or hereafter become entitled to receive, including, but not limited

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