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DURABLE FAMILY POWER OF ATTORNEY

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

BY THIS DURABLE FAMILY POWER OF ATTORNEY, I, MARGARET M.

BAXTER of Greenville County, South Carolina, appoint as my attorney in fact to manage my affairs, my sons, FRANK A. BAXTER and LEONARD P. BAXTER, jointly, to act together in my behalf.

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing her own estate. This Power of Attorney shall be exercisable from this date. All acts done by my attorney(s) pursuant to this power shall bind me, my heirs, devisees and personal representatives. This Power of Attorney is nondelegable.

All of my property and interests in property are subject to this Durable Family Power of Attorney.

Without limiting the broad powers conferred by the preceding provisions, I authorize my attorneys in fact to:

1. Collect all sums of money and other property which may be payable or belonging to me, and execute receipts, releases, cancellations or discharges.
2. Settle any account in which I may have any interests and to pay or receive the balance of that account as the case may require.
3. Enter any safe deposit box or other place of safekeeping standing in my name alone or jointly with another and to remove the contents and to make additions, substitutions and replacements.
4. Borrow money on such terms and with such security as my attorney(s) may think fit and to execute all notes, mortgages and other instruments that my attorney(s) finds necessary or desirable.
5. Draw, accept, endorse or otherwise deal with any checks or other commercial or mercantile instruments, specifically including the right to make withdrawals from any savings account or building and loan deposits.
6. Redeem bonds issued by the United States Government or any of its agencies, any other bonds and any certificates of deposit or other similar assets belonging to me.
7. Sell bonds, shares of stock, warrants, debentures, or other assets belonging to me, and execute all assignments and other instruments necessary or proper for transferring them to the purchaser or purchasers, and give good receipts and discharges for all money payable in respect to them.
8. Invest the proceeds of any redemptions or sales and any other of my money, in bonds, shares of stock and other securities as my attorney(s) shall think fit.
9. Execute in my behalf any tax return and act for me in any examination, audit, hearing, conference or litigation relating to taxes, including authority to file and prosecute refund claims, and enter into any settlements.
10. Sell, rent, lease for any term, or exchange any real estate or interest in it for such consideration and upon such terms and conditions as my attorney(s) may see fit, execute, acknowledge and deliver all instruments conveying or encumbering title to property owned by me alone as well as any owned by me and my spouse or me and another person jointly.

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