

10. To do business with banks, building and loan associations, depositories or any other institution, and particularly to endorse all checks and drafts made payable to my order and collect the proceeds;

11. 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 my Attorney's name as my Attorney-in-Fact;

12. 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;

13. To retain counsel and attorneys on my behalf, to appear for me in all actions and proceedings to which I may be party, 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;

14. To represent me in all income tax matters before all officers of the Income Tax Bureau, to make and verify all income tax returns, claims for refund, requests for extension of time and consents in my name, to execute petitions to the Board of Tax Appeals and to cause me to be represented in such proceedings;

15. To pay such household, medical and hospital expenses as my Attorney may deem proper and reasonable;

16. In general, to do all other acts, deeds, matters and things whatsoever, in or about my estate, property and affairs or to concur with persons jointly interested with myself therein, in doing all acts, deeds, matters and things herein, either particularly or generally described, as fully and effectively to all intents and purposes as I could do in my own proper person if personally present;

17. To constitute, substitute and appoint in my Attorney's place and stead, one or more attorneys to exercise for me, as my attorney or attorneys, any and all of the powers and authorities hereby conferred, and to revoke any such appointment from time to time and to substitute or appoint any other or others in the place of such attorney or attorneys, as my Attorney may from time to time think fit.

I do further constitute and appoint Susan L. Shone of the County of Greenville, State of South Carolina, as my true and lawful substitute Attorney-in-Fact for me and in my name, place and stead, provided, however, that my substitute Attorney shall not be authorized to act hereunder so long as my Attorney is living, competent to act and has not resigned nor been removed.

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