

Know all Men by these Presents,

THAT I, JAMES DAVID SMITH of the county and state aforesaid, a citizen of the United States,

have made, constituted and appointed, and by these presents do make, constitute and appoint

JUDY P. SMITH,

my true and lawful attorney for me and in my name, place and stead to ask, demand, sue for, collect and receive all sums of money, dividends, interest, payments on account of debts and legacies and all property now due or which may hereafter become due and owing to me, and give good and valid receipts and discharges for such payments; to sell, assign, and transfer stocks and bonds and securities standing in my name or belonging to me; to buy and sell securities of all kinds in my name and for my account and at such prices as shall seem good to her; to sign, execute, acknowledge and deliver in my name all transfer and assignments of securities; to manage real property, to sell, convey and mortgage realty, to foreclose mortgage and to take title to property in my name if she thinks proper, and to execute, acknowledge and deliver deeds of real property, mortgages, releases, satisfactions and other instruments relating to realty which she considers necessary; to place and effect insurance; to do business with banks, and particularly to endorse all checks and drafts made payable to my order and collect the proceeds; to sign in my name checks on all accounts in my name, and to withdraw funds from said accounts, to open accounts in my name or in her name as my attorney-in-fact; 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; to retain counsel and attorneys on my behalf, to appear for me in all actions and proceedings to which I may be party in the courts of South Carolina or any other state in the United States, or in the United States courts, 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 descriptions; to make and verify income tax returns, and to represent me in all income tax matters before any office of the Internal Revenue Service, within the limitation of the applicable Revenue Rulings and Procedures; and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully, to all intents