

7. Make such payments and expenditures as may be necessary in connection with any of the foregoing matters or with the administration of my affairs;

8. Retain counsel and attorneys on my behalf;

9. Appear forme 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 description;

10. 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 limitations of the applicable Revenue Rulings and Procedures;

DURABLE POWER

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal incapable of managing his own estate. It is my intent that the authority conferred herein shall be be exercisable notwithstanding my physical disability or mental incompetence.

BINDING EFFECT

All acts done by Attorney pursuant to this Power of Attorney during any period of disability or mental incompetence shall have the same effect and inure to the benefit of and bind me and my heirs, devisees, legatees and personal representatives as if I were mentally competent and not disabled.

The Powers herein conferred may be exercised by Attorney on my behalf may be accepted by third persons as fully authorized by

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