

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that as principal (the "Principal"), I, ELL ROLAND LUTHI, a resident of Greenville, the State and County aforesaid, have made, constituted and appointed and by these presents do make, constitute and appoint BEATRICE E. ALMAND my true and lawful attorney ("Attorney") for the purposes hereinafter set forth.

ARTICLE I

EMPOWERMENT OF ATTORNEY

Attorney is authorized in Attorney's absolute discretion from time to time and at any time with respect to my property, real or personal, at any time owned or held by me and without authorization of any court and in addition to any other rights, powers or authority granted by any other provision of this Power of Attorney or by statute or general rules of law (and regardless of whether I am mentally incompetent or physically or mentally disabled or incapable of managing my property and income), with full power of substitution, as follows:

A. General Powers

To do and perform all and every act, deed, matter and thing whatsoever in and about my estate, property and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person, if personally present, the specifically enumerated powers described below being in aid and exemplification of the full, complete and general power herein granted and not in limitation or definition thereof:

- 1) To demand, sue for, collect and receive all rents, dividends, interest, proceeds of sale, and any and all other funds or property of every kind and nature whatsoever which may be due or become due to me, and to deliver such releases, receipts, satisfactions and other discharges which my said Attorney may deem necessary or proper.
- 2) To make, execute and deliver in my name any deed, mortgage, lease, with or without covenants and warranties, contracts of purchase or sale, and any and all papers and agreements which my said Attorney may deem necessary or proper in handling my affairs with regard to all of my property, real, personal and mixed.
- 3) To endorse and deposit all checks, drafts, trade acceptances and other transfers of money to which I may become entitled to receive, and to withdraw from accounts standing in my name in banks, building and loan associations, depositories, or other institutions where the same may be found, including any accounts which my said Attorney may open or add to, such amount or amounts as my said Attorney may from time to time deem proper, with no responsibility upon the drawee institution to inquire as to the application of said proceeds, and to prepare, sign and submit any and all forms relating to Medicare, Medicaid or other government or private health plans.
- 4) To invest and reinvest, from time to time, and as often as my said Attorney may deem advisable any and all funds and/or properties which I may own or in which I have any interest. In making investments, my said Attorney may invest in stocks, bonds, etc., and my said Attorney shall not be limited to investments authorized by law for trust funds, but may exercise judgment without regard to such restrictions and without liability for mistakes of judgment when made in good faith.
- 5) To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as my said Attorney may think fit, and for that purpose to execute all promissory notes, bonds, mortgages and any other instrument or instruments of any kind and nature whatsoever, which my said Attorney may deem necessary and proper.
- 6) To vote in person or by proxy any stock owned by me at any and all stockholders' meetings, and to execute powers of attorney authorizing another to vote by proxy.
- 7) To participate in any plan for the refunding or readjustment of any bonds or other securities, or for the enforcement of any obligation by

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