FILED SEPECIAL POWER OF ATTORNEY COUNTY OF

KNOW ALL MEN BY THESE CPRESENTS that as principal I, JOSEPH F. SCHRAMEL, JR, (hereinafter sometimes referred to as "principal") a resident of the state and county aforesaid, have made, constituted and appointed and by these presents do make, constitute and appoint my wife, MAXINE L. SCHRAMEL, said appointment being made for the purposes hereinafter set forth, as my true and lawful attorney.

EMPOWERMENT OF ATTORNEY 1.

My attorney is authorized from time to time and at any time (and regardless of whether I am mentally incompetent or physically or mentally disabled or incapable of managing my property and income), as follows:

- (a) In Attorney's sole discretion, to convey, assign and transfer all or any part of my property and income of every kind and description, real, personal, intangible or mixed, wherever located, and whether acquired before or after the execution of this Special Power of Attorney, said property and income to be held, administered and distributed in accordance with the discretion of my Attorney.
- (b) In my Attorney's sole discretion to prepare, execute and file such tax and other returns as may be required by the State of South Carolina, the United States of America, and any other governmental entity, and to collect, deposit and disburse any refunds.
- (c) In my Attorney's sole discretion, to pay premiums on any and all insurance policies owned by me or in which I have an interest, to file and collect claims for benefits thereunder, to pledge same as security, to borrow money thereon and to surrender same for the cash value thereof.
- (d) In my Attorney's sole discretion, to do and perform all and every act and thing whatsoever requisite and necessary to be done concerning my affairs, as fully to all intents and purposes as I might or could do if personally present.

RESIGNATION AND REVOCATION

(a) This power of attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing his own estate. It is my intent that the authority conferred herein shall be exercisable notwithstanding my physical disability or mental incompetence.

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