

consent to the splitting of gifts under Section 2513 of the Internal Revenue Code and any successor sections thereto and/or similar provisions of any state or local gift tax law; and the power to pay any gift tax that may arise by reason of such gifts); and

(d) **MANAGEMENT POWERS.** To maintain, repair, improve, invest, manage, insure, rent, lease, encumber, and in any manner deal with any real or personal property, tangible or intangible, or any interest therein, that I now own or may hereinafter acquire, in my name and for my benefit, upon such terms and conditions as my agent shall deem proper;

(e) **BANKING POWERS.** To make, receive and endorse checks and drafts, deposit and withdraw funds, acquire and redeem certificates of deposit, in banks, savings and loan associations and other institutions, execute or release such deeds of trust or other security agreements as may be necessary or proper in the exercise of the rights and powers herein granted;

(f) **MOTOR VEHICLES.** To apply for a Certificate of Title upon, and endorse and transfer title thereto, for any automobile, truck, pickup, van, motorcycle or other motor vehicle, and to represent in such transfer assignment that the title to said motor vehicle is free and clear of all liens and encumbrances except those specifically set forth in such transfer assignment;

(g) **BUSINESS INTERESTS.** To conduct or participate in any lawful business of whatever nature for me and in my name, execute partnership agreements and amendments thereto; incorporate, reorganize, merge, consolidate, recapitalize, sell, liquidate, or dissolve any business; elect or employ officers, directors and agents; carry out the provisions of any agreement for the sale of any business interest or the stock therein; and exercise voting rights with respect to stock, either in person or by proxy, and exercise stock options;

(h) **TAX POWERS.** To prepare, sign and file joint or separate income tax returns or declarations of estimated tax for any year or years; to prepare, sign and file gift tax returns with respect to gifts made by me for any year or years; to consent to any gift and to utilize any gift-splitting provisions or other tax election; and to prepare, sign and file any claims for refund of any tax;

(i) **SAFE DEPOSIT BOXES.** To have access at any time or times to any safe deposit box rented by me, wheresoever located, and to remove all or any part of the contents thereof, and to surrender or relinquish said safe deposit box, and any institution in which any such safe deposit box may be located shall not incur any liability to me or my estate as a result of permitting my agent to exercise this power.

2. INTERPRETATION AND GOVERNMENTAL LAW. This instrument is to be construed and interpreted as a general durable power of attorney. The enumeration of specific powers herein is not intended to, nor does it, limit or restrict the general powers herein granted to my agent. This instrument is executed and delivered in the State of South Carolina, and the laws of the State of South Carolina shall govern all questions as to the validity of this power and the construction of its provisions.

3. **THIRD-PARTY RELIANCE.** To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and that revocation or termination hereof by operation of law or otherwise shall be ineffective as to such third party unless and until actual notice or knowledge of such revocation shall have been received by such third party, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provision of this instrument.

No person who may act in reliance upon the representations of my attorney-in-fact for the scope of authority granted to the attorney-in-fact shall incur any liability as to me or to my estate as a result of permitting the attorney-in-fact to exercise this authority, nor is any such person who deals with my attorney-in-fact responsible to determine or ensure the proper application of funds or property.

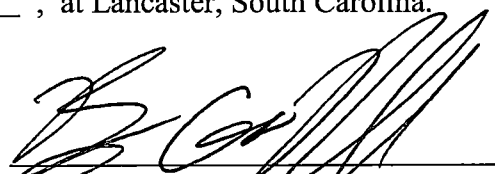
4. **DURATION.** This Power of Attorney shall specifically not be affected by the passage of time, no matter of what duration.

5. **DISABILITY OF PRINCIPAL.** This Power of Attorney is not affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing his own estate. It is the intent of the principal that the authority conferred shall be exercisable notwithstanding the principal's physical disability or mental incompetence, the authority of the principal notwithstanding later disability or mental incompetence of the principal, or later uncertainty as to whether the principal is dead or alive. It is understood that all acts done by the agent pursuant to the power during any period of disability or mental incompetence shall have the same effect and inure to the benefit of and bind the principal or principal's heirs, devisees, legatees, and personal representatives as if the principal were mentally competent and not disabled.

At anytime after the onset of any mental disability of the principal, it is my desire, and I so direct, that the Probate Judge not require an inventory of my deposits, choices in action or personal property be filed with the Probate Court or a surety bond be posted by my attorney in fact.

6. **PHOTOGRAPHIC COPIES.** Photographic copies of this General Durable Power of Attorney shall have the same force and effect as an original.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal this 30th day of June, 2025, at Lancaster, South Carolina.



BENJAMIN CHARLES ROWELL

(SEAL)

The within Power of Attorney consisting of four (4) typewritten pages each of which bear the signature or initials of the principal was on the date above signed, sealed, published and declared by the said principal as the designation of the principal's true and lawful agent in the presence of us, who at the principal's request and in the principal's presence and in the presence of each other, have hereunto subscribed our names as witnesses hereto.

[Signature] of Lancaster County, South Carolina

Patricia S. Evans of Lancaster County, South Carolina

STATE OF SOUTH CAROLINA)
)
COUNTY OF LANCASTER)

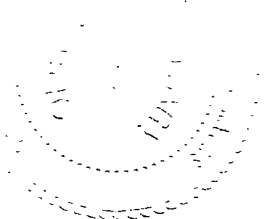
PERSONALLY APPEARED before me, the undersigned witness, and made oath that (s)he saw the within-named principal, **BENJAMIN CHARLES ROWELL**, sign, seal and as the principal's act and deed deliver the within-written POWER OF ATTORNEY for the uses and purposes therein mentioned and that (s)he, with the other witness above, witnessed the execution thereof.

[Signature]

SWORN to before me this

30th day of June, 20 25.

Heike S. Myers
NOTARY PUBLIC FOR SOUTH CAROLINA
Name: Heike S. Myers
My Commission Expires: 7-13-28



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