

2025009078

POWER OF ATTORNEY

RECORDING FEES \$25.00

PRESENTED & RECORDED:

07-11-2025 11:48:02 AM

Power of Attorney

BRITTANY GRANT

REGISTER OF DEEDS

LANCASTER COUNTY, SC

BY: DAVID HUGHES

BK: DEED 1941

PG: 240 - 247

APPOINTMENT OF AGENT

I, Louise Rakoczy, 1639 Heather Chase Dr, Fort Mill, South Carolina 29707, name the following person as my agent:

Agent Name: suzanne rakoczy

Address: 1639 Heather Chase Dr, Fort Mill, South Carolina 29707

Phone Number: 4193407968

DESIGNATION OF SUCCESSOR AGENT(S) (OPTIONAL)

If my agent is unable or unwilling to act for me, I name as my successor agent:

Successor Agent Name: Scott TenBroeck

Address: 338 South Sharon Amity Road Suite 275, Charlotte, North Carolina 28211

Phone Number: 800-453-1949 ext1

If my successor agent is unable or unwilling to act for me, I name as my second successor agent:

Second Successor Agent Name: _____

Address: _____, _____, _____

Phone Number: _____

REVOCATION OF PRIOR POWER OF ATTORNEY

I hereby revoke any and all general Powers of Attorney and special Powers of Attorney that previously have been signed by me.

ASSET POWERS

My agent's authority shall include the authority to act as stated below with regard to each of the following subjects:

Real Property. With respect to this subject, I authorize my agent to: demand, buy, sell, convey, lease, receive, accept as a gift or as security for an extension of credit, or otherwise acquire or reject an interest in real property or a right incident to real property; pledge or mortgage an interest in real property or right incident to real property as security to borrow money or pay, renew, or extend the time of payment of a debt of the principal or a debt guaranteed by the principal, including a reverse mortgage; release, assign, satisfy, or enforce by litigation or otherwise a mortgage, deed of trust, conditional sale contract, encumbrance, lien, or other claim to real

property that exists or is asserted; and manage or conserve an interest in real property or a right incident to real property owned or claimed to be owned by the principal, including: (1) insuring against liability or casualty or other loss; (2) obtaining or regaining possession of or protecting the interest or right by litigation or otherwise; (3) paying, assessing, compromising, or contesting taxes or assessments or applying for and receiving refunds in connection with them; and (4) purchasing supplies, hiring assistance or labor, and making repairs or alterations to the real property.

Stocks and Bonds. With respect to this subject, I authorize my agent to: buy, sell, and exchange stocks and bonds; establish, continue, modify, or terminate an account with respect to stocks and bonds; pledge stocks and bonds as security to borrow, pay, renew, or extend the time of payment of a debt of the principal; receive certificates and other evidence of ownership with respect to stocks and bonds; exercise voting rights with respect to stocks and bonds in person or by proxy, enter into voting trusts, and consent to limitations on the right to vote.

Banks and Other Financial Institutions. With respect to this subject, I authorize my agent to: continue, modify, transact all business in connection with, and terminate an account or other banking arrangement made by or on behalf of the principal; establish, modify, transact all business in connection with, and terminate an account or other banking arrangement with a bank, trust company, savings and loan association, credit union, thrift company, brokerage firm, or other financial institution selected by the agent; contract for services available from a financial institution, including renting a safe deposit box or space in a vault; deposit by check, money order, electronic funds transfer, or otherwise with, or leave in the custody of, a financial institution money or property of the principal; withdraw, by check, money order, electronic funds transfer, or otherwise, money or property of the principal deposited with or left in the custody of a financial institution; receive statements of account, vouchers, notices, and similar documents from a financial institution and act with respect to them; enter a safe deposit box or vault and withdraw or add to the contents; borrow money and pledge as security personal property of the principal necessary to borrow money or pay, renew, or extend the time of payment of a debt of the principal or a debt guaranteed by the principal; make, assign, draw, endorse, discount, guarantee, and negotiate promissory notes, checks, drafts, and other negotiable or non-negotiable paper of the principal or payable to the principal or the principal's order, transfer money, receive the cash or other proceeds of those transactions; and apply for, receive, and use credit cards and debit cards, electronic transaction authorizations, and traveler's checks from a financial institution.

Insurance and Annuities. With respect to this subject, I authorize my agent to: continue, pay the premium or make a contribution on, modify, exchange, rescind, release, or terminate a contract procured by or on behalf of the principal that insures or provides an annuity to either the principal or another person, whether or not the principal is a beneficiary under the contract; procure new, different, and additional contracts of insurance and annuities for the principal and select the amount, type of insurance or annuity, and mode of payment; pay the premium or make a contribution on, modify, exchange, rescind, release, or terminate a contract of insurance or annuity procured by the agent; apply for and receive a loan secured by a contract of insurance or annuity; surrender and receive the cash surrender value on a contract of insurance or annuity; exercise an election; exercise investment powers available under a contract of insurance or annuity; change the manner of paying premiums on a contract of insurance or annuity; change or convert the type of

insurance or annuity with respect to which the principal has or claims to have authority described in this section; apply for and procure a benefit or assistance under a statute or regulation to guarantee or pay premiums of a contract of insurance on the life of the principal; collect, sell, assign, hypothecate, borrow against, or pledge the interest of the principal in a contract of insurance or annuity; select the form and timing of the payment of proceeds from a contract of insurance or annuity; pay, from proceeds or otherwise, compromise or contest, and apply for refunds in connection with a tax or assessment levied by a taxing authority with respect to a contract of insurance or annuity or the proceeds or liability from the contract of insurance or annuity accruing by reason of the tax or assessment.

Claims and Litigation. With respect to this subject, I authorize my agent to: assert and maintain before a court or administrative agency a claim, claim for relief, cause of action, counterclaim, offset, recoupment, or defense, including an action to recover property or other thing of value, recover damages sustained by the principal, eliminate or modify tax liability, or seek an injunction, specific performance, or other relief; act for the principal with respect to bankruptcy or insolvency, whether voluntary or involuntary, concerning the principal or some other person, or with respect to a reorganization, receivership, or application for the appointment of a receiver or trustee that affects an interest of the principal in property or other thing of value; pay a judgment, award, or order against the principal or a settlement made in connection with a claim or litigation; and receive money or other thing of value paid in settlement of or as proceeds of a claim or litigation.

Benefits from Governmental Programs or Civil or Military Service (including any benefit, program, or assistance provided under a statute or regulation including Social Security, Medicare, and Medicaid). With respect to this subject, I authorize my agent to: execute vouchers in the name of the principal for allowances and reimbursements payable by the United States or a foreign government or by a state or subdivision of a state to the principal; enroll in, apply for, select, reject, change, amend, or discontinue, on the principal's behalf, a benefit or program; prepare, file, and maintain a claim of the principal for a benefit or assistance, financial or otherwise, to which the principal may be entitled under a statute or regulation; initiate, participate in, submit to alternative dispute resolution, settle, oppose, or propose or accept a compromise with respect to litigation concerning a benefit or assistance the principal may be entitled to receive under a statute or regulation; and receive the financial proceeds of a claim described above and conserve, invest, disburse, or use for a lawful purpose anything so received.

Retirement Plans (including a plan or account created by an employer, the principal, or another individual to provide retirement benefits or deferred compensation of which the principal is a participant, beneficiary, or owner, including a plan or account under the following sections of the Internal Revenue Code: (1) an individual retirement account under Internal Revenue Code Section 408, 26 U.S.C. Section 408; (2) a Roth individual retirement account under Internal Revenue Code Section 408A, 26 U.S.C. Section 408A; (3) a deemed individual retirement account under Internal Revenue Code Section 408(q), 26 U.S.C. Section 408(q); (4) an annuity or mutual fund custodial account under Internal Revenue Code Section 403(b), 26 U.S.C. Section 403(b); (5) a pension, profit-sharing, stock bonus, or other retirement plan qualified under Internal Revenue Code Section 401(a), 26 U.S.C. Section 401(a); (6) a plan under Internal Revenue Code Section 457(b), 26 U.S.C. Section 457(b); and (7) a nonqualified deferred compensation plan under

Internal Revenue Code Section 409A, 26 U.S.C. Section 409A). With respect to this subject, I authorize my agent to: select the form and timing of payments under a retirement plan and withdraw benefits from a plan; make a rollover, including a direct trustee-to-trustee rollover, of benefits from one retirement plan to another; establish a retirement plan in the principal's name; make contributions to a retirement plan; exercise investment powers available under a retirement plan; borrow from, sell assets to, or purchase assets from a retirement plan. I recognize that granting my agent the authority to create or change a beneficiary designation for a retirement plan may affect the benefits that I may receive if that authority is exercised. If I grant my agent the authority to designate the agent, the agent's spouse, or a dependent of the agent as a beneficiary of a retirement plan, the grant may constitute a taxable gift by me and may make the property subject to that authority taxable as a part of the agent's estate. Therefore, if I wish to authorize my agent to create or change a beneficiary designation for any retirement plan, and in particular if I wish to authorize the agent to designate as my beneficiary the agent, the agent's spouse, or a dependent of the agent, I will explicitly state this authority in the Special Instructions section that follows or in a separate Power of Attorney.

Taxes. With respect to this subject, I authorize my agent to: prepare, sign, and file federal, state, local, and foreign income, gift, payroll, property, federal insurance contributions act, and other tax returns, claims for refunds, requests for extension of time, petitions regarding tax matters, and other tax-related documents, including receipts, offers, waivers, consents, including consents and agreements under Internal Revenue Code Section 2032(A), 26 U.S.C. Section 2032(A), closing agreements, and other Powers of Attorney required by the Internal Revenue Service or other taxing authority with respect to a tax year on which the statute of limitations has not run and the following 25 tax years; pay taxes due, collect refunds, post bonds, receive confidential information, and contest deficiencies determined by the Internal Revenue Service or other taxing authority; exercise elections available to the principal under federal, state, local, or foreign tax law; and act for the principal in all tax matters for all periods before the Internal Revenue Service, or other taxing authority.

Digital Assets. With respect to this subject, in accordance with the South Carolina Fiduciary Access to Digital Assets Act, my agent shall have authority over and the right to access: (1) the content of any of my electronic communications; (2) any catalog of electronic communications sent or received by me; and (3) any other digital asset in which I have a right or interest.

SPECIAL INSTRUCTIONS (OPTIONAL)

YOU MAY GIVE SPECIAL INSTRUCTIONS ON THE FOLLOWING LINES:

Effective Date. This durable Power of Attorney becomes effective immediately.

Designation of Beneficiaries of Retirement Plan. I grant my agent the power to designate or change the beneficiary of, or benefits payable by, any retirement plan in which I own an interest. My agent may designate my agent, my agent's spouse, or a dependent of my agent as a beneficiary of any such retirement plan.

Power to Make Annual Exclusion Gifts. I grant to my agent the power to make gifts (outright, in trust, or otherwise) of any of my property to (or to pay amounts on behalf of) in an amount per donee which qualifies for the Federal gift tax annual exclusion under Section 2503(b) of the Internal Revenue Code of 1986, as amended, or if I am married at the time and my spouse agrees to split gifts for Federal gift tax purposes, in an amount per donee which qualifies for twice the Federal gift tax annual exclusion.

Power to Make Additional Gifts. My agent shall have the additional power to make gifts (outright, in trust, or otherwise) of any of my property up to the entirety thereof to, or to pay amounts on behalf of, any one or more of my descendants or to any charitable organization to which deductible gifts may be made under the income and gift tax provisions of the Internal Revenue Code of 1986, as amended if, in the opinion of my agent, such gifts would reduce income, estate, generation skipping transfer or state inheritance taxes. Such gifts or amounts paid to my descendants shall include those which are excludible under Section 2503(b) or Section 2503(e) of the Internal Revenue Code of 1986, as amended, or those to which the split gift provisions of Section 2513 of the Internal Revenue Code of 1986, as amended, are expected to apply. Nothing herein shall be construed to require any court action whatsoever prior to making such gifts, nor to restrict such gifts to a situation in which it must be determined that I will remain incapacitated for the remainder of my lifetime.

Power to Pay Fee to Agent. I do not grant to my agent the power to pay a reasonable fee from my estate to my agent as compensation for services rendered under this Power of Attorney. My agent shall not be entitled to reimbursement for actual expenses advanced on my behalf and for reasonable expenses incurred in connection with the performance of my agent's duties.

My agent shall provide an accounting for all funds handled and all acts performed as my agent as required under state law or upon my request or the request of any authorized personal representative, fiduciary, or court of record acting on my behalf.

Medical Records. My agent may have access to my health care and medical records and statements regarding billing, insurance, and payments.

Power Over Digital Assets, Accounts and Devices. If I have initialed the line granting my agent powers relating to digital assets described above, my agent shall additionally have the power to access, manage, modify, control, use, continue, cancel, deactivate, delete, transfer, or archive my digital accounts and digital assets, and to access, control, use, deactivate, or dispose of my digital devices. "Digital accounts" are electronic systems for creating, generating, sending, sharing, communicating, receiving, storing, displaying, or processing information which provides access to a digital asset which is stored on any type of digital device, regardless of the ownership of the digital device upon which the digital asset is stored, including but not limited to, email accounts, social network accounts, social media accounts, file sharing accounts, health insurance accounts, health care accounts, financial accounts, credit card accounts, travel-related accounts, domain registration accounts, domain name service accounts, web hosting accounts, tax preparation service accounts, online store accounts and affiliate programs thereto, including accounts with

publishers, internet service providers, retail vendors, utility companies and other online accounts which currently exist or may exist as technology develops or such comparable items as technology develops. "Digital assets" means data, files, text messages, emails, documents, audio, video, images, sounds, social media content, social networking content, apps, codes, health care records, health insurance records, credit card points, travel-related miles and points, computer source codes, computer programs, software, software licenses, databases, or the like, including access credential such as usernames, passwords and answers to secret questions, which are created, generated, sent, communicated, shared, received, or stored by electronic means on a digital device. "Digital devices" are electronic devices that can create, generate, send, share, communicate, receive, store, display, or process information, and such electronic devices shall include, but are not limited to, servers, desktops, laptops, tablets, peripherals, mobile telephones, smartphones, personal digital assistants, electronic books, electronic watches, electronic body and activity monitoring equipment, audio and video recorders, flash drives, hard drives, digital memory cards, and any similar storage device which currently exists or may exist as technology develops or such comparable items as technology develops.

ADMINISTRATIVE PROVISIONS

Severability. If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

Governing Law. This instrument shall be governed by the laws of the state of South Carolina in all respects, including its validity, construction, interpretation and termination, and to the extent permitted by law shall be applicable to all property of mine, real or personal, tangible, intangible or mixed, wherever and in whatever state of the United States or foreign country the situs of such property is at any time located and whether such property is now owned by me or hereafter acquired by me or for me by my agent.

Definitions. Whenever one of the following words appears in this Power of Attorney, the word shall have the meaning set forth below:

- (a) "Agent" or any modifying or equivalent word or substituted pronoun therefor is used in this instrument, such word or words shall be held and taken to include both the singular and the plural, the masculine, feminine, and neuter gender thereof; and
- (b) "Guardian" or "Conservator" or any modifying or equivalent word or substituted pronoun is used in this instrument, such word or words shall be held and taken to mean respectively the fiduciary (appointed by a court of competent jurisdiction or by other lawful means) responsible for the person and/or the property of an individual.

THIRD PARTY RELIANCE

For the purpose of inducing all persons, organizations, corporations, and entities including but not limited to any physician, hospital, bank, broker, custodian, insurer, lender, transfer agent, taxing

authority, governmental agency, or any other third party to act in accordance with the instructions of my agent given in this instrument, I hereby represent, warrant and agree that:

If this instrument is revoked or amended for any reason, I, my estate, my heirs, successors, and assigns will hold any person, organization, corporation, or entity (hereinafter referred to in the aggregate as "Person") harmless from any loss suffered, or liability incurred by such Person in acting in accordance with the instructions of my agent acting under this instrument prior to the receipt by such Person of actual knowledge of any such revocation or amendment.

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

The powers conferred on my agent by this instrument may be exercised by my agent alone and my agent's signature or act under the authority granted in this instrument may be accepted by Persons as fully authorized by me and with the same force and effect as if I were personally present, competent, and acting on my own behalf. Consequently, all acts lawfully done by my agent hereunder are done with my consent and shall have the same validity and effect as if I were personally present and personally exercised the powers myself, and shall inure to the benefit of and bind me and my heirs, assigns and personal representatives.

All Persons from whom my agent may request information regarding me, my personal or financial affairs or any information which I am entitled to receive are hereby authorized to provide such information to my agent without limitation and are released from any legal liability whatsoever to me, my estate, my heirs and assigns for complying with my agent's requests.

SIGNATURE AND ACKNOWLEDGMENT

Louise

Rakoczy

5/29/25

Your Signature

Date

Louise Rakoczy
Your Name Printed

The foregoing Power of Attorney, each page bearing on the margin the signature of the principal, was this 29 day of May, 2025, signed, sealed, published and declared by the said principal as and for their Power of Attorney in our presence, and we, at the request of the principal and in the presence of the principal, and in the presence of each other, have hereunto subscribed our names as witnesses on the above date.

SHELBY HARTRUM

of Charlotte city, State NC

First Witness

Shelby

Los Vane

ARYA DANDU of Charlotte city, State NC
Second Witness

State of ~~South Carolina~~ North Carolina)
County of ~~Lancaster~~ Mecklenburg)

Personally appeared before me SHELBY HARTUM and ARYA DANDU, the undersigned witnesses and made oath that the witness was present and saw the within named Louise Rakoczy, sign, seal, and as their act and deed, deliver the within foregoing Power of Attorney; that the witness, with the other witness whose name is subscribed above, witnessed the execution thereof, and that each subscribing witness is not a party to or beneficiary of the transaction.

Los Vane

Date: 05/29/2025

Witness Signature

ARYA DANDU

Witness Name Printed

The UPS Store

Address 16011-A Lancaster Hwy
Charlotte, NC 28277

Shelby D

Date: 05/29/2025

Witness Signature

SHELBY HARTUM

Witness Name Printed

The UPS Store

Address 16011-A Lancaster Hwy
Charlotte, NC 28277

Tahiat Chowdhury

(SEAL, IF ANY)

Signature of Notary

My commission expires: 02/25/2029

