

Susan Kessler
Colleton County Register Of Deeds

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2025003348	
POWER OF ATTORNEY	
RECORDING FEES	\$25.00
STATE TAX	\$0.00
COUNTY TAX	\$0.00
PRESENTED & RECORDED	
07/15/2025 11:05:50 AM	
SUSAN KESSLER	
REGISTER OF DEEDS	
COLLETON COUNTY, SC	
BK: RB 3459	
PG: 131-144	

SUSAN KESSLER
REGISTER OF DEEDS COLLETON COUNTY SOUTH CAROLINA

COLLETON COUNTY, SC	
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8887 Old University Blvd.
North Charleston, SC 29406
File No.: 24-567

To make, endorse, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, assignments, agreements, certificates, endorsements, hypothecations, checks, notes, mortgages, vouchers, receipts, consents, waivers, releases, undertakings, satisfactions, acknowledgments and such other documents or instruments in writing of whatever kind and nature as may be necessary, convenient, or proper in the premises;

To subdivide, develop or dedicate real property to public use or to make or obtain the vacation of plats and adjust boundaries, to adjust differences in valuation on exchange or partition by giving or receiving consideration, and to dedicate easement to public use without consideration;

To invest and reinvest all or any part of my property in any property and undivided interests in property, wherever located, including bonds, debentures, notes, secured or unsecured, stocks of corporations regardless of class, interests in limited partnerships, real estate or any interest in real estate whether or not productive at the time of investment, interest in trust, investment trusts, whether of the open and/or closed fund types, and participation in common, collective or pooled trust funds or annuity contracts without being limited by any statute or rules of law concerning investments by fiduciaries;

To continue and operate any business owned by me and to do any and all things deemed needful or appropriate by Attorney, including the power to incorporate the business and to put additional capital into the business, for such time as Attorney shall deem advisable, without liability for loss resulting from the continuance or operation of the business except for Attorney's own negligence; and to close out, liquidate, or sell the business at such time and upon such terms as Attorney shall deem best;

To transfer all of my stock and/or securities to my Attorney, as agent (with the beneficial ownership thereof remaining in me) if necessary or convenient in order to exercise the powers with respect to such stock and/or securities granted herein.

To sell or exercise stock subscription or conversion rights;

To refrain from voting or to vote shares of stock owned by me at meetings of shareholders, meetings in person or by special, limited, or general proxy and in general to exercise all the rights, powers and privileges of an owner in respect to any securities constituting my property;

To participate in any plan of reorganization or consolidation or merger involving any company or companies with respect to stock or other securities which I own and to deposit such stock or other securities under any plan of reorganization or with any protective committee and to delegate to such committee discretionary power with relation thereto, to pay a proportionate part of the expenses of such committee and any assessments levied under any such plan, to accept and retain new securities received by Attorney pursuant to any such plan, to exercise all conversion, subscription, voting and other rights, or whatsoever nature pertaining to

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such property, and to pay any amount or amounts of money as Attorney may deem advisable in connection therewith.

To purchase, maintain, surrender, collect, or cancel (a) life insurance or annuities of any kind on my life or the life of any one in whom I have an insurable interest, (b) liability insurance protecting me and my estate against third party claims (c) hospital insurance, medical insurance, Medicare supplemental insurance, custodial care insurance, and disability income insurance for me and any of my dependents and (d) casualty insurance insuring assets of mine against loss or damage due to fire, theft, or other commonly insured risk; to pay all insurance premiums, to select any options under such policies, to increase coverage under any such policy, to borrow against any such policy, to pursue all insurance claims on my behalf, to adjust insurance losses, and the foregoing powers shall apply to private and public plans, including but not limited to Medicare, Medicaid, SSI and Worker's Compensation.

To represent me in all tax matters; to prepare, sign, and file federal, state, and local income, gift and other tax returns of all kinds, including, where appropriate, joint returns, FICA returns, payroll tax returns, claims for refunds, requests for extensions of time, to file returns and pay taxes due, to file extensions and waivers of applicable periods of limitations, protests and petitions to administrative agencies or courts; to collect and make such disposition of refunds as my Attorney shall deem appropriate, post bonds, receive confidential information and contest deficiencies determined by the Internal Revenue Service or any other authority; to exercise any election I may have under federal, state or local tax law; to allocate any generation-skipping tax exemption to which I am entitled, and generally to represent me or obtain professional representation for me in all tax matters and proceedings of all kinds and for all periods before all officers of the Internal Revenue Service and state and local authorities and in any and all courts, to engage, compensate and discharge attorneys, accountants and other tax and financial advisers and consultants to represent or assist me in connection with any and all tax matters involving or in any way related to me or any property in which I have or may have an interest or responsibility; and on my behalf to execute IRS Form 2848 and appoint my Attorney or any suitable person selected by my Attorney as my representative before the Internal Revenue Service.

C. Powers Relating to Management of Assets and/or Custody of Person

To prepare, execute and file joint or separate income and other tax returns and amended returns and declarations of estimated tax for any year or years; to prepare, execute and file gift tax returns reporting gifts made by me or on my behalf for any year or years; to consent to treat as a split gift any gift made by my spouse, to utilize or make any tax election; and to prepare, sign and file claims for refund or any tax and other governmental reports, applications, requests, and documents;

To deposit in my name and for my account, with any bank, banker or trust company or any building or savings and loan association or any other banking or similar institution, all moneys to which I am entitled or which may come into Attorney's hands such as Attorney-in-fact, and all bills or exchange, drafts, checks, promissory notes and other securities for money payable to or belonging to me, and for that purpose to sign my name and endorse each

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and every such instrument for deposit or collection; and from time to time, or at any time, to withdraw any or all moneys deposited to my credit at any bank, banker or trust company or any building or savings and loan association or any other banking or similar institution having moneys belonging to me, and, in connection therewith, to draw checks or to make withdrawals in my name; to make, do, execute, acknowledge and deliver, for and upon my behalf and in my name, all such checks, notes and contracts;

To endorse, receive, and collect checks payable to my order drawn on the Treasurer of other fiscal officer or depository of the United States, or any sovereign state or authority, or any political subdivision or instrumentality thereof, or any private person, firm, corporation, or partnership;

To have access at any time or times to any safe deposit box rented by me, where so ever located, and to remove all or any part of the contents thereof, and to surrender or relinquish said safe deposit box, and nay 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 Attorney to exercise this power;

To make, do, and transact all and every kind of business of any nature or kind whatsoever, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, demands, debts, taxes, and obligations, or any rebate, refund, or discount thereon, which may now or hereafter be due, owing, or payable by me or to me;

To institute, prosecute, defend, abandon, compromise, arbitrate, and dispose of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation involving me, my property or any interests of mine;

To borrow money and to encumber, mortgage or pledge any and all of my property in connection with the exercise of any power vested in Attorney;

To deal with Attorney in Attorney's individual, or any fiduciary capacity, in buying and selling assets, in lending and borrowing money, and in all other transactions, irrespective of the occupancy by the same person of dual positions;

To employ and dismiss and compensate agents, accountants, investment advisers, brokers, attorneys-in-fact, attorneys-at-law, tax specialists, real estate agents and/or brokers, and other assistants and advisors deemed by Attorney needful for the proper administration of my property, and to do so without liability for any neglect, omission, misconduct, or default of any such agent or professional representative provided such agent or professional representative was selected and retained with reasonable care;

To apply for, settle, deposit and expend for my benefit any cash, rights or entitlements due me from any governmental agency or body, such as Supplemental Social

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Security, Medicaid, Medicare, and social Security Disability Insurance and for the purposes of receiving social security benefits, my Attorney is hereby appointed my Representative Payee: to utilize all lawful means and methods to recover such assets and/or rights, to qualify me for such benefits and claim such benefits on my behalf, and to compromise claims and grant discharges in regard to the matters described herein;

To apply for a Certificate of Title upon, and endorse and transfer title thereto, any automobile, truck, pick-up, van, motorcycle or other motor vehicle, boat or camper and to represent in such transfer assignment that the title to said vehicle is free and clear of all liens and encumbrances except those specifically set forth in such transfer assignment;

To insure my property against damage or loss and Attorney against liability with respect to third persons;

To pay and adjust debts incurred by me or by my Attorney-in-fact in connection with any power authorized hereunder;

To elect to take any elective share due me from my deceased spouse, if appropriate; to retain any property which I have the right to elect to retain; to file petitions pertaining to the election, and to take all other actions that my Attorney deems appropriate in order to effectuate the election, and if any such actions by my Attorney require the approval of any court, to seek such approval;

To withdraw and/or receive the income or corpus of any trust over which I have a right of receipt or withdrawals; to request and receive the income or corpus of any trust with respect to which the trustee thereof has the discretionary power to make distributions to or similar document for the income or corpus so received;

To renounce or resign any fiduciary position to which I have been or may be appointed; including but not limited to Personal Representative, trustee, guardian or Attorney-in-fact, to file an accounting with a court of competent jurisdiction or to otherwise settle such matters in the manner as my Attorney shall deem appropriate;

To renounce and disclaim any property or interest in property or powers to which for any reason and by any means I may become entitled, whether by gift, testate or intestate succession; to release or abandon any property or interest in property or powers which I may now or hereafter own, including any interests in or rights over trusts, including the right to alter, amend, revoke or terminate. In exercising such discretion, my Attorney shall consider any reduction in estate or inheritance taxes that may be due upon my death, and the effect of such renunciation or disclaimer upon persons interested in my estate and persons who would receive the renounced or disclaimed property; provided, however, that my Attorney shall make no disclaimer that is expressly prohibited by other provisions of this instrument.

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D. Powers Relating to Custody of Person

To establish where I shall reside, including the exact physical location, and the city, county, and state of residence and, if necessary to make all necessary arrangement for me at any hospital, convalescent institution, nursing home or similar establishment, to have and exercise all rights on my behalf which I may have and possess at such residence or institution and to report such address as my official address to the United States Post Office and any other person, firm, corporation or governmental agency as may be necessary, desirable, convenient or appropriate;

To employ, dismiss and compensate medical personnel including physicians, surgeons, dentists, medical specialists, nurses, and paramedical assistants deemed by Attorney needful for the proper care, custody and control of my person and to do so without liability for any neglect, omission, misconduct or default of any such physician or other medical personnel, provided such physician or other medical personnel were selected and retained with reasonable care;

To authorize any and all kinds of medical procedures and treatment including but not limited to medication, therapy, surgical procedures, and dental care, and to consent to all such treatment, medication or procedures where such consent is required; to obtain the use of medical equipment, devices or other equipment and devices deemed by Attorney needful for proper care, custody and control of my person and to do so without liability for any neglect, omission, misconduct or fault with respect to such medical treatment or other matters authorized herein;

To purchase, dispose of and abandon clothing, food, medicine, household and personal effects of all kinds;

To arrange for transportation and travel for me for any purpose, including for ~~medical treatment or recreation;~~

To make advance arrangements for funeral services including but not limited to purchase of a burial plot and marker and such other and related arrangement for services, flowers, ministerial services, transportation and other necessary, related, convenient or appropriate goods and services as my Attorney shall deem advisable or appropriate under the circumstances;

To apply for, elect, deposit and utilize on my behalf all benefits payable by any governmental body or agency, state, federal, county, city or other and to obtain, make claim upon, collect and dispose of insurance and insurance proceeds for my care, custody and control;

To house (or provide for housing), support and maintain any animals which I own and to contract for and pay the expenses of proper veterinary care and treatment for such animals, or if the care and maintenance of such animals shall become unreasonably expensive in Attorney's opinion to dispose of such animals.

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E. Powers Relating to Transfers in Trust

In Attorney's sole discretion, to convey, assign and transfer to the Trustee under a Revocable Trust Agreement (the "Trustee") with me as Settlor, dated before or after the execution of this Power of Attorney, 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 Power of Attorney, said property and income to be held, administered and distributed in accordance with the terms of the Trust.

In Attorney's sole discretion, to assign to the Trust presently and prospectively (or designate Trustee as beneficiary of) the proceeds of any policies of insurance which I may now or hereafter become entitled to receive, including but not limited to insurance proceeds payable by reason of my disability, the said proceeds to be held, administered and distributed in accordance with the terms of the Trust.

To execute documents and papers, including deeds of my interest in real property, bills of sale of my personal property, assignments of my intangibles (including my Certificates of Deposit), to make and/or endorse my checks, make savings withdrawals from my savings accounts, enter my safe deposit box and remove all or any part of the contents thereof which, together with any other and further acts or things necessary, appropriate or incidental thereto, shall be necessary or appropriate in order to make the transfers described above in paragraphs 1 and 2 of this Section E.

No transfer to fund my revocable Trust may be made, however, if removing such property from passing under my Last Will and Testament and ceasing it to pass under such Trust Agreement would cause it to pass to different beneficiaries. My Attorney's certification or that of my estate planning Attorney shall be sufficient assurance of compliance with this restriction to satisfy and fully protect any institution or party holding assets requested to be transferred to my Revocable Trust.

F. Powers Regarding Gifts

Annual Exclusion Gifts - To continue making gifts designed to qualify for the annual exclusion from taxable gifts for federal gift tax purposes and to direct the Trustee of any trust of which I am Settlor to make withdrawals of fund such gifts and to direct any agent of mine holding assets as Custodian to make gift transfers and to use any of my own assets, real or personal, to fund such gifts, and to sign any and all documentation necessary for the accomplishment of gifts it being my intention that my Attorney have full and complete authority to make or direct others to make such transfers as shall be necessary to continue the program of making annual exclusion gifts which I have begun and directed myself. Such gifts shall be equal to the amount of the annual exclusion and/or the exclusion allowed for certain educational or medical expenses or such other amounts less than that as my Attorney shall direct and may be made to any one or more of those people to whom I have made annual exclusion gifts either prior to or after the time of signing this Power of Attorney. If a person is added to a class of people

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(for example, birth of a child or grandchild), and most or all of the other members of such class have been gift recipients in the past, then the new member of such class shall be deemed a potential gift recipient. Subject to the limitations expressed herein, Attorney shall have complete authority to determine the amount and recipients of such gifts for the accomplishment of the continuation of my gift program unless Attorney shall determine it in my best interest that such gifts not be made. I do not consider it necessary for my Attorney to make a determination as to whether the continuance of my gift program is not in my best interest until such time as the total of my assets that will be taxable for federal estate tax purposes equals less than Six Hundred Seventy-five Thousand (\$675,000.00) Dollars, or such other amount as my Attorney shall determine is the amount of assets that I can pass to my beneficiaries free of federal estate taxes according to the law then in effect. Attorney shall exercise its authority in a fiduciary manner and Attorney shall not have any power hereunder which would be deemed a general power of appointment for federal estate or gift tax purposes. An Attorney may not make or direct gifts to himself or herself, Attorney's estate, Attorney's creditors, or the creditors of Attorney's estate, but may make or direct such gifts to any other Attorney acting hereunder. Any agent holding assets of mine which makes transfers pursuant to the authority given Attorney under the terms of this paragraph shall be held harmless by my Estate for any questions concerning the authority granted herein and gifts made by direction of my Attorney.

Taxable Gifts - If my personally directed gifting program involved making taxable gifts to purposely use all or a significant portion of my federal unified credit, and if there is tax legislation that becomes effective after the date of execution of this Power of Attorney that increases my available federal unified credit, then my Attorney may make taxable gifts to use up more of my current federal unified credit and as well any additional credit given by changes in the federal tax laws. Such taxable gifts may only be made to those beneficiaries who would qualify to receive annual exclusion gifts as provided in Paragraph 1. above and the authorizations, powers and not inconsistent limitations referred to in Paragraph 1. above shall also apply to such taxable gifts.

Lifetime Advancements of Testamentary Gifts - To advance gifts, devises or distributions directed in my Last Will & Testament or Revocable Trust Agreement and to make advance gifts of charitable bequests and devises and charitable distributions directed in my Will or revocable Trust Agreement, if making such advancements to individual beneficiaries would qualify such gifts as annual exclusion gifts (with or without gift-splitting with my spouse, if available) thus resulting in lower estate taxes in the settlement of my estate or if making such advancements to charitable beneficiaries would result in an income tax charitable deduction that would otherwise be lost if such distributions were made by my Trustee or Personal Representative after the time of my death. My Attorney may execute any and all documents necessary to declare in a contemporaneous writing that such gifts is to be treated as a full or partial satisfaction of the devise, bequest or other distribution otherwise directed in my Will or Trust Agreement and my Attorney shall have such authority as shall be necessary or appropriate to discuss with and receive from the devisee or donee an acknowledgment in writing that such gift is in satisfaction or partial satisfaction of a devise, bequest or distribution otherwise directed in my estate planning documents that would not otherwise be made until after the time of my death. For purposes of calculating the value of such satisfaction or partial satisfaction, any

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property given pursuant to the terms of this power of Attorney during my lifetime shall be valued at the time the donee comes into possession or enjoyment of such property. It is my intention that this paragraph may be used after such time as I become incapacitated with a reasonable exception that I am terminally ill in order to fully or partially satisfy distributions that would otherwise be directed after my death in my estate planning documents in order to save estate or income taxes by doing so. Distributions made under the authority of this paragraph by my Attorney in good faith and pursuant to the terms of the document my Attorney believes is my proper Last Will and Testament and/or proper Trust Agreement shall not be subject to question by my family or beneficiaries if such distributions were made in a reasonable good faith reliance upon the documents believed to be the appropriate documents, even if they subsequently turn out not to have been the appropriate estate planning documents.

ARTICLE II

Termination, Amendment, Resignation and Removal

A. Power not Affected by Principal's Incapacity

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.

B. Termination

This power of Attorney shall remain in full force and effect until the earlier of the following events: (i) Attorney has resigned as provided herein; (ii) I have revoked this General Power of Attorney by written instrument recorded in the public records of the county aforesaid, or (iii) a conservator shall have been appointed for me by a court of competent jurisdiction. This power of Attorney may be amended by me at any time and from time to time but such amendment shall not be effective as a third persons dealing with Attorney without notice of such amendment unless such amendment shall have been recorded in the public records of the county aforesaid.

C. Resignation

In the event that Attorney shall become unable or unwilling to serve or continue to serve, then Attorney may resign by delivering to me in writing a Copy of Attorney's resignation and recording the original in the public records of the county aforesaid. Upon such resignation and recording, Attorney shall thereupon be divested of all authority under this General Power of Attorney.

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D. Removal

Any person named herein as Attorney may be removed by written instrument executed by me and recorded in the public records of the county aforesaid.

ARTICLE III

Incidental Powers and Binding Effect

In connection with the exercise of the powers herein described, Attorney is fully authorized and empowered to perform any other acts or things necessary, appropriate, or incidental thereto, with the same validity and effect as if I were personally present, competent, and personally exercised the powers myself. All acts lawfully done by Attorney hereunder 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 alone and the signature or act of Attorney on my behalf may be accepted by third persons as fully authorized by me and with the same force and effect as if done under my hand and seal and as if I were present in person, acting on my own behalf and competent. No person who may act in reliance upon the representations of Attorney for the scope of authority granted to Attorney shall incur any liability to me or to my estate as a result of permitting Attorney to exercise any power, nor shall any person dealing with Attorney be responsible to determine or insure the proper application of funds or property.

ARTICLE IV

Miscellaneous

Exculpation

Attorney, Attorney's heirs, successors and assigns are hereby released and forever discharged from any and all liability upon any claim or demand of any nature whatsoever be me, my heirs or assigns, the beneficiaries under my will or under any trust which I have created or shall hereafter create of any person whomsoever on account of any action or failure to act of Attorney pursuant to this power of Attorney, except for willful misconduct or gross negligence.

Definitions

Whenever the word "Attorney" or any modifying or substituted pronoun therefore is used in this Power of Attorney, such words and respective pronouns shall be held and taken to include both the singular and the plural, the masculine, feminine and neuter gender thereof.

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Severability

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

Compensation

Attorney shall be entitled to reimbursement for all reasonable costs and expenses actually incurred and paid by Attorney on my behalf pursuant to any provision of this Power of Attorney, but Attorney shall not be entitled to compensation for services rendered hereunder.

Restrictions

Notwithstanding any provision herein to the contrary, Attorney shall not satisfy the legal obligations of Attorney out of any property subject to this power of Attorney, nor may Attorney exercise this power in favor of Attorney, Attorney's estate, Attorney's creditors or the creditors of Attorney's estate.

Reservations

Notwithstanding any provision hereto to the contrary, Attorney shall have no power or authority whatever with respect to (a) any policy of insurance owned by me on the life of Attorney, and (b) any trust created by Attorney as to which I am a trustee:

Construction

It is my intention that no property subject to this power shall be includable in the gross estate (for federal or South Carolina estate tax purposes) of Attorney under the Internal Revenue Code of 1986, as amended or any other applicable section, if any, of federal and/or South Carolina law.

No Disruption of Estate Plan

If it becomes necessary for my Attorney to liquidate my assets in order to provide support for me, or if liquidation or conversion of assets becomes necessary for any other reason, whether specified in this instrument or otherwise, or such liquidation is deemed by my Attorney to be appropriate or convenient, I direct that my Attorney, to the extent reasonably possible, avoid disrupting the dispositive provisions of any estate plan of mine known to my Attorney, whether or not such estate plan is embodied in a Will, a Trust, non-probate property, or otherwise. For example, if I own stocks or properties that are specifically bequeathed to someone in my Will, I would want them to be the last sold for my care. If it is necessary to disrupt the dispositive provisions of such plan, than my Attorney is directed to use my Attorney's

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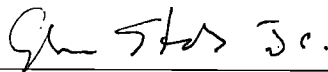
best efforts or restore the dispositive provisions of such plan as and when the opportunity to do so is available to my Attorney.

My Attorney shall make reasonable efforts to obtain and review my estate plan and any person having knowledge thereof or possession of any documents implementing such estate plan is authorized to make disclosure thereof to my Attorney, and to furnish my Attorney with copies of such documents.

Health Care Power of Attorney

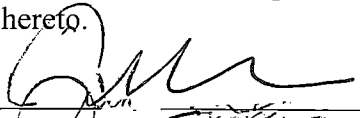
If I execute a South Carolina statutory Health Care Power of Attorney of other similar health care power of Attorney, then any provision therein that conflicts with any power given herein shall take precedence over and thus supersede any authority given in this Power of Attorney.

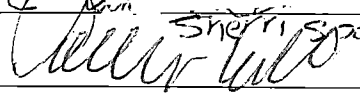
IN WITNESS WHEREOF, as principal, I have executed this Power of Attorney as of this 1st day of May, 2025 I have directed that photographic copies of this power be made which shall have the same force and effect as an original.


_____(SEAL)
Glenn Stokes, Jr.

STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON) ATTESTATION

The foregoing General Power of Attorney was this 1st day of May, 2025, signed, sealed, published and declared by the principal as the principal's appointment and empowerment of an Attorney-in-fact, 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.



Sherri Spain
of North Charleston, SC


Alex Collier
of North Charleston, SC

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STATE OF SOUTH CAROLINA)
COUNTY OF CHARLESTON) PROBATE

Personally appeared before me, Sherrin Spain, the undersigned witness who, being duly sworn, deposed and said that he saw the principal sign, seal, and deliver the foregoing Power of Attorney, that he, together with the other witness, Alexander, witnessed the execution thereof, signed as a subscribing witness, and that the witnesses are not a party to or beneficiary of the transaction.

SWORN to before me this
1st day of May, 2025

[Signature] (L.S.)

Notary Public for South Carolina

My Commission expires: 2/18/2035

