

STATE OF SOUTH CAROLINA       )  
   )  
 COUNTY OF GEORGETOWN        )

**GENERAL DURABLE  
 POWER OF ATTORNEY**

**KNOW ALL MEN BY THESE PRESENTS**, that I, Christie P. Karavan, hereby revoking any previously executed Power of Attorney, have made, constituted and appointed and by these presents do make, constitute and appoint Mark P. Karavan, as my true and lawful agent, or should he at any time become either unable or unwilling to so serve, I nominate and appoint Dean J. Karavan, as my true and lawful first alternate agent, or should he at any time become either unable or unwilling to so serve, I nominate and appoint Stephen D. Russell, as my second alternate agent, for me and in my name, place and stead and on my behalf, to do and perform for me anything of any character which I might do or perform for myself if personally present and acting.

Without in any way diminishing the broad general powers just conferred, which are believed and intended to include all of the following, as well as other acts not mentioned, I do specifically authorize my agent, in my name and on my behalf:

(1) To make, claim for, execute proofs of claim and otherwise take all steps necessary to collect any insurance to which I am entitled, particularly any health, accident, disability or hospital insurance, and in connection therewith to give receipts and, where deemed proper, to give releases and other acquittances.

(2) To seek, on my behalf and at my expense, without limitation, relief from any Court or administrative agency in any manner, through suit, application and defenses regarding my financial, business and personal affairs, including declaratory action to interpret and protect this document and my agent's exercise of power hereunder.

(3) To sell or lease real estate or personal property, tangible and intangible, including automobiles, stocks, bonds or other evidences of ownership or debt in which I have or may hereafter have any interest whatever, and to endorse, sign, or assign said stock certificates or bonds or other instruments in connection therewith.

(4) To sell, exchange or dispose of any real estate to which I am now or shall hereafter become seized and possessed in fee simple, or for any lease estate, to any person or

persons, for any price, or in any manner whatsoever, and for these purposes to execute and acknowledge any deed or deeds, lease or leases or other assurance or assurances, with general covenants of warranty against all persons, or any covenant whatsoever, as they may deem expedient.

(5) To purchase and broadly manage any real estate on my account in fee simple or otherwise, and also any personal property (including intangibles such as securities) in the sole discretion of my agent.

(6) To create or change property titles with rights of survivorship.

(7) To endorse negotiable instruments of any character made payable to me and to cash the same or deposit to my account or otherwise utilize the proceeds at the discretion of my agent.

(8) To make deposits to, withdraw from, and to draw checks upon any checking account, savings account and/or investment account, IRA and any other tax sensitive or tax deferred accounts in any financial institution where I maintain an account, or may hereafter open an account, or my agent may open an account, whether said accounts be in my own name or jointly with another, and in general to deal with the said financial institution accounts to the same extent that I might do if personally present and acting.

(9) To create or change beneficiary designations.

(10) To delegate authority granted under this power of attorney, including employment of agents to exercise such authority.

(11) To execute for me and in my name, and as my act and deed, to sign, seal, execute, deliver and acknowledge such deeds, covenants, indentures, agreements, mortgages, bonds, notes, receipts, evidences of debt, releases and satisfactions of debts, and other instruments conveying or encumbering real estate or personal property and generally to deal with such property as fully as I might if personally present and acting.

(12) To disclaim property, including powers of appointment, to include, also, the power to reject, renounce, disclaim, release or consent to a reduction in, or modification of a share

in or, payment from, an Estate, Trust or other beneficial interest.

(13) To collect all sums due me from any sources, particularly any sums which are now due or may become due from the Government of the United States or any branch thereof, and to execute such instruments, endorsements or signatures thereto in my name as may be requisite or proper to facilitate the collection thereof.

(14) To be responsible for the make up and filing of any income tax returns, intangible tax returns, or tax returns of any other character and, as my agent, to sign and affirm such returns, my agent being fully informed as to all facts necessary to make such returns.

(15) To enter any safe deposit box standing in my name or to which I have the right of access and to deal with the contents thereof at the discretion of my agent.

(16) To make contracts on my behalf with respect to any property owned by me and with respect to my care and upkeep, including employment of a nurse or nurses, physicians or any other person whose services should be needed for my care and upkeep, and specifically, this shall include authorization to request and receive all information about my financial, as well as my personal health status, in specific recognition of HIPAA and other laws which may address my right to privacy.

(17) To pay and settle any and all claims of debts which may be due and owing by me at any time.

(18) To enter into leases on any property owned by me or for any property to be leased by me, including an apartment, rooming accommodations or nursing home accommodations.

(19) To borrow in my behalf and in my name any funds needed by me and to pledge for the payment thereof any stocks, bonds or securities or other property owned by me.

(20) To purchase medicine, clothes, food or other supplies for my benefit.

(21) To create, amend, restate, revoke and terminate a Trust.

(22) To broadly manage financial matters, and to make contributions and distributions which may assist in tax and/or estate planning for my estate, such as gifts to

beneficiaries in such amounts and in such manner as will qualify for the annual exclusion from federal gift taxes, and to make contributions to distributions from and beneficiary designations for one or more financial accounts, as well as one or more Living Trusts, including, specifically, the Christie P. Karavan Living Trust of June 25, 2025, the same as if having the capacity as owner, grantor and/or trustee.

(23) To access, use, and control my digital devices, including, but not limited to, desktops, laptops, peripherals, storage devices, mobile telephones, smart phones, and any similar device which currently exists and exists in the future as technology develops for the purpose of accessing, modifying, deleting, controlling or transferring my digital assets, and the power to access, modify, delete, control, and transfer my digital assets, including, but not limited to, any emails, email accounts, digital music, digital photographs, digital videos, software licenses, social network accounts, file sharing accounts, financial accounts, domain registrations, web hosting accounts, tax preparation service accounts, on-line stores, affiliate programs, other on-line programs, including frequent flyer and other bonus programs, and similar digital items which currently exist or exist in the future as technology develops.

And in general, the said Mark P. Karavan (or alternatively Dean J. Karavan or Stephen D. Russell) as agent, is given full power and authority to do and to perform all and every act or thing whatsoever requisite or necessary to be done for my upkeep, care and maintenance and for the management of any property owned by me, as fully to all intents and purposes as I might or could do if personally present, and I hereby ratify and confirm all that the said Mark P. Karavan (or alternatively Dean J. Karavan or Stephen D. Russell) as agent, shall lawfully do or cause to be done by virtue hereof, it being my intent and purpose to confer upon my said agent the broadest possible powers to be used and exercised in the discretion of my agent for my use and benefit.

The powers herein granted shall be deemed continuing and relate as fully to any property which I may hereafter acquire as to any property which I may now own, and the powers herein conferred may be exercised repeatedly.

It is my intention that this power of attorney shall not be affected by my physical disability or my mental incompetence, which renders me incapable of managing my own estate; and my agent shall keep full and accurate records of all transactions for me as my agents and of all my property and the disposition thereof, and shall render to me, if competent, or to my nearest living relative if I shall be incompetent or incapacitated, at least annually, inventories and accounts of all transactions of my agent done in my behalf; and to the extent that I am able to do so, I hereby relieve my agent of the responsibility and duty of filing any reports with any court.

It is my further intention that my said agent (or alternate) shall serve as such and shall continue to exercise the authority granted herein in spite of any attempt to appoint a guardian or conservator on my behalf, it being my specific intent that my said agent (or alternate) shall fulfill the obligations ordinarily reserved for a guardian and conservator, and that no application to court for the appointment of any other person(s) in either capacity shall be effective while my said agent (or alternate) is willing and able to so serve.

Notwithstanding the broad general powers granted herein, I specifically direct my agent, to defer and abide by my Health Care Power of Attorney or other health care directive executed by me. My agent shall in no way interfere with, impede or act contrary to my wishes, intention and directives of such instrument or instruments. In the event any decision or matter within the scope of the agent's authority granted herein should directly conflict with the authority or directives of any of the aforementioned instruments executed by me, then any such instrument or instruments shall control, supersede and take priority over any such conflicting decision or matter within the scope of authority granted herein to my agent.

Notwithstanding any provision contained in my said General Durable Power of Attorney, no agent or alternate agent, acting on my behalf, shall have any authority to waive any rights that I may have, to address conflicts, disputes or potential litigation, with a jury trial, such as to agree, through any arrangement for arbitration contained in any contract for services, my intention, here, being to retain all constitutional rights that I may have. Mediation, which may address any said conflicts,

disputes or potential litigation, is not similarly prohibited by the actions of my agent or alternate agents.

Giving and Granting unto my said agent by these presents full and whole power, strength and authority for me and in my name to make, seal and deliver, and generally to accomplish all and every other act and acts, thing and things, device and devices, in law whatsoever needful and necessary to be done for me and in my name to do, execute and perform, as fully, largely and amply, to all intents and purposes, as I might or could do, if I were personally present, hereby ratifying all and whatsoever my said agent shall lawfully do in and about the premises, by virtue hereof.

In order to make clear, especially to third parties dealing with my agent, that I have granted authority described herein, and that I desire this grant of authority to be respected and acted upon, in all circumstance, I further declare and warrant as follow:

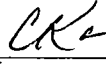
(1) No person who may act in reliance upon the representations of my agent, for the scope of authority granted to the agent, shall incur any liability as to me or to my estate, as a result of permitting the agent to exercise this authority; nor is any such person, who deals with my agent, responsible to determine or ensure the proper application of funds or property, in the care of, or by the direction of, my agent. The representations of my agent, described above, may specifically include that this Power of Attorney remains viable and unrevoked, and such representations may properly be offered through affidavit of my agent.

(2) The powers conferred to my agent by this instrument may be exercised by my agent, and my agent's signature or act under the authority granted in this instrument, may be accepted by all 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 competent, and personally exercised the powers myself, and shall inure to the benefit of and bind me and my heirs, assigns and estate.


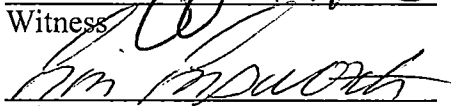
(3) All persons from whom my agent may request information regarding me, my

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.

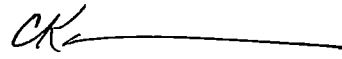
IN WITNESS WHEREOF, I have hereunto set my Hand and Seal, dated at Myrtle Beach, South Carolina the 25th day of June, 2025.

  
Christie P. Karavan

SIGNED, SEALED, PUBLISHED AND DECLARED by Christie P. Karavan, as and for her General Durable Power of Attorney, in our presence, who, in her presence and in the presence of each other, and at her request, have hereunto subscribed our names as witnesses.

  
Witness  
  
Witness

I, Christie P. Karavan, the Principal, sign my name to this instrument this 25th day of June, 2025, and being first duly sworn, do hereby declare to the undersigned authority that I sign and execute this instrument as my General Durable Power of Attorney and that I sign it willingly, that I execute it as my free and voluntary act for the purposes therein expressed, and that I am eighteen years of age or older, of sound mind, and under no constraint or undue influence.

  
Christie P. Karavan (L.S.)

We, Clifford H. Tall and Erin Fursworth, the witnesses, sign our names to this instrument, and at least one of us, being first duly sworn, does hereby declare, generally and to the undersigned authority, that the Principal signs and executes this instrument as her General Durable Power of Attorney, and that she signs it willingly, and that each of us, in the presence and hearing of the Principal, hereby signs this General Durable Power of Attorney as witness to the Principal's signing, and that to the best of our knowledge, the Principal is eighteen years of age or older, of sound mind, and under no constraint or undue influence.

Clifford H. Tall  
Witness  
Erin Fursworth  
Witness

STATE OF SOUTH CAROLINA )  
COUNTY OF HORRY )

PERSONALLY appeared before me, ERIN FURSWORTH, the undersigned witness, and made oath that (s)he was present and saw Christie P. Karavan, the within Principal sign, seal and as his/her/their act and deed, deliver the within foregoing instrument; that deponent with the other witness whose name is subscribed above, witnessed the execution thereof, and that the subscribing witness is not a party to or beneficiary of the transaction.

Erin Fursworth

SWORN to before me this  
25th day of June, 2025.

Clifford H. Tall  
(L.S.)  
Notary Public for South Carolina  
My Commission Expires: 5-08-2027

Clifford H. Tall  
Notary Public Printed Name or Seal



**2025006688**

POWER / ATT  
RECORDING FEES \$25.00  
PRESENTED & RECORDED:

**07-14-2025 12:03 PM**

**MARLENE MCCONNELL**

REGISTER OF DEEDS  
GEORGETOWN COUNTY, SC  
BY: JENNIFER RADER CLERK

**BK: RB 4857**

**PG: 61 - 68**