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business affairs as fully and completely as I might do were I conducting said affairs in a personal capacity, said attorneys in fact being specifically authorized to act under the terms hereof either jointly or independently, I nevertheless retain the right to revoke this Power of Attorney by the filing of a written revocation duly recorded in the RMC Office for the County of , State of South Carolina; however, it is my particular and specific desire and instruction that this Power of Attorney shall not be affected by any physical disability or mental incapacity which may render me incapable of managing my own estate but instead shall survive any such physical disability or mental incapacity and be considered to be, and it hereby is, a Durable Power of Attorney within the meaning of the Laws of the State of South Carolina.

this 11/312 day of November 13 1984.

The Harder

IN THE PRESENCE OF:

CONTROL ON NEXT PAGE