

5. To deposit and withdraw for the purposes hereof, in either my said attorney's name or my name or jointly in both our names, or jointly with any other person or persons, in or from any banking or savings and loan institution, any funds, negotiable papers, or moneys which may come into my said attorney's hands as such attorney or which I now or hereafter may have on deposit or be entitled to.

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N.B.K.
D. X. H.
J. K. H.
C. H. H.

6. GIVING AND GRANTING unto my said attorney full power and authority to and perform all and every act, deed, matter and thing whatsoever about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present; the above specifically enumerated powers being in aid and exemplification of the fully complete, and general power herein and not in limitation or definition thereon; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

7. It is expressly understood that this power of attorney shall continue from year to year and remain in full force and effect during my lifetime, and shall not be revoked except by my death or my subsequent written revocation of the same.

8. It is agreed that DOUGLAS WILLIAM KROSKE is fully authorized to act on my behalf under this Power of Attorney. All third parties, including banks, savings and loan associations, financial institutions or other companies of every kind and nature may deal with my attorney in fact and said third parties shall not be required to see to the proper authority of my attorney in fact nor shall any third party be required to see to the proper application of any proceeds under this Power of Attorney. The word attorney as used herein shall include both the singular and the plural as the facts or circumstances may indicate.

9. This power of attorney shall not be affected by physical disability or mental incompetence of the principal, HELEN B. KROSKE, which renders the principal incapable of managing her own estate. It is the intent of the principal to create a durable power of attorney conferring upon DOUGLAS WILLIAM KROSKE attorney in fact the power to act on behalf of the principal notwithstanding later disability or mental incompetence of the principal, pursuant to the authority of Section 32-13-10 of the 1976 Code of Laws of South Carolina, as amended.

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