

(c) I do hereby ratify and confirm and covenant to ratify and confirm all acts done and caused to be done by my said Attorney-in-Fact, including anything which may be done between the revocation of these presents by death or in any manner, and notice of such revocation reaching said Attorney-in-Fact.

(d) I do hereby covenant and agree that my Attorney-in-Fact shall have no liability for any acts or deeds done or executed by my Attorney-in-Fact hereunder except for willful misconduct done in bad faith.

(e) If the authority contained herein shall be revoked or terminated by operation of law without notice, I hereby agree for my self, my executors, administrators, heirs and assigns, in consideration of my Attorney-in-Fact's willingness to act pursuant to this Power of Attorney, to save and hold my Attorney-in-Fact harmless from any loss suffered or any liability incurred by my Attorney-in-Fact in so acting after such revocation or termination without notice.

(f) I direct that this Power of Attorney shall continue in effect until revoked by me in writing or terminated by law, except as hereinabove specifically provided to the contrary.

(g) The terms and conditions hereof shall inure to the benefit of and become binding upon the undersigned parties, their heirs, assigns, executors and administrators.

(n) All words used herein in the singular shall include the plural, and the masculine gender shall include the feminine.

(i) No cancellation hereof, by operation of law or otherwise, shall be effective as to any person relying upon this Power of Attorney unless such person shall have received actual notice in writing of its cancellation.

(j) A description of any real estate in which dower of the donor of this Power of Attorney has been hereunder released and renounced pursuant to South Carolina Code of Laws of 1962, Sections 19-114.1 and 19-114.2, is attached hereto and marked Schedule A, incorporated herein by reference and made a part hereof as though fully set forth.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 23<sup>rd</sup> day of May, 1979.

IN THE PRESENCE OF:

[Signature]  
[Signature]

Jiles H. Duncan  
JILES H. DUNCAN  
Mildred Duncan  
MILDRED DUNCAN

I do hereby accept the within appointment as Attorney-in-Fact for JILES H. DUNCAN and MILDRED DUNCAN.

Kathryn D. Cunningham  
[Signature]

Beverly Frady  
BEVERLY FRADY