This Power of Attorney shall also be irrevocable other than by direct personal contact and advice as to revocation of same to any persons, entities, or organizations that have relied upon said authority. 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.

In the event the said JACK EDWARD WARREN GALWAY becomes unable for any reason to serve as my Power of Attorney and to carry out the authorities designated herein, I then nominate and name DOROTHY M. GALWAY to serve in the place and stead of JACK EDWARD WARREN GALWAY as substitute Attorney-in-Fact with the same powers and authorities hereinabove designated to the originally named Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this ________, 1989.

Jand Exward Salway Salvey

SIGNED, SEALED, PUBLISHED AND DECLARED BY DAVID EDWARD GALWAY, in the presence of us, who in the presence of the said DAVID EDWARD GALWAY and at his request and in the presence of each other have hereunto set our names at witnesses.

H. MULLO

Witnesses

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

PROBATE

personally appeared the undersigned witness and made oath that (s)he saw the within named party sign, seal and as his/her act and deed, deliver the within written Power of

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