

validity and effect as if I were personally present, competent, and personally exercised the powers myself. All acts lawfully done by Attorney hereunder during any period of my disability or mental incompetence shall have the same effect and inure to the benefit of and bind me and my heirs, devisees, legatees and personal representatives as if I were mentally competent and not disabled. The powers herein conferred may be exercised by Attorney alone and the signature or act of Attorney on my behalf may be accepted by third persons as fully authorized by me and with the same force and effect as if done under my hand and seal and as if I were present in person, acting on my own behalf and competent. No person who may act in reliance upon the representations of Attorney for the scope of authority granted to Attorney shall incur any liability to me or to my estate as a result of permitting Attorney to exercise any power, nor shall any person dealing with Attorney be responsible to determine or insure the proper application of funds or property.

ARTICLE IV
MISCELLANEOUS

A. Severability

If any part of any provision of this Power of Attorney shall be invalid or unenforceable under applicable law, said part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of said provision or the remaining provisions of this Power of Attorney.

B. Restrictions

Notwithstanding any provision herein to the contrary, Attorney shall not satisfy the legal obligations of Attorney out of any property subject to this Power of Attorney, nor may Attorney exercise this power in favor of Attorney, Attorney's estate, Attorney's creditors or the creditors of Attorney's estate.

C. Reservations

Notwithstanding any provision herein to the contrary, Attorney shall have no power or authority whatever with respect to (a) any policy of insurance owned by me on the life of Attorney; and (b) any trust created by Attorney as to which I am a trustee.

IN WITNESS WHEREOF, as Principal, I have executed this Power of Attorney as of this 16 day of September, 1981, in multiple counterpart originals, and I have directed that photographic copies of this Power be made which shall have the same force and effect as an original.

Amy Moore Charles (SEAL)
AMY MOORE CHARLES

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

ATTESTATION

The foregoing Power of Attorney was this 16 day of September, 1981 signed, sealed, published and declared by the Principal as the Principal's appointment and empowerment of an attorney-in-fact, in the presence of us, who, at the Principal's request and in the Principal's presence and in the presence of each other, have hereunto subscribed our names as witnesses thereto.

Law Offices
Horton, Drandy,
Hagins, Ward
and Johnson, P.A.
Greenville, S.C.

Mary Earle Drandy of Greenville, S.C.
Franklin Anderson of Greenville, S.C.
Vance R. Drandy of Greenville, S.C.

