

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, Lucy W. Means, 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 David B. Hilley 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.

10. In the event David B. Hilley resigns as attorney in fact or is unable to serve as attorney in fact by reason of his death or disability, I hereby make, constitute and appoint my daughter, Gladys M. Hilley, as my true and lawful agent and attorney in fact to act in, manage, and conduct all my estate and all my affairs, and for that purpose for me and in my name, place and stead, and for my use and benefit, and as my act and deed, to do and execute, or to concur with persons jointly interested with myself therein the doing or executing of all or any of the acts, deeds and things hereinabove set forth. It is the intent of the principal to create a durable power of attorney conferring upon Gladys M. Hilley alternate 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.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 18th day of Oct, 1982.

Lucy W. Means

 LUCY W. MEANS

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 THE FIRST FEDERAL BUILDING
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