fully and effectfully to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete and general power herein granted and not in limitation or definition thereof, and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

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.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding of myself and my heirs, legal and personal representatives and assigns; provided the same shall have been done prior to the revocation of this instrument; it being the intent thereof that nothing except revocation shall bar my attorney from fully and completely exercising and continuing to exercise any and all powers and rights herein granted.

IN WITNESS WHEREOF I have hereunto set my Hand and Seal this

day of WITNESSES: STATE OF SOUTH CAROLINA) RICHLAND COUNTY OF Mitchell C. Payne PERSONALLY appeared before me who CAROLINE MAULDIN SIMPSON made oath that he saw the within-named , sign, seal and as her act and deed deliver the within written proxy and Power of Attorney for the uses and purposes therein mentioned, and that he with Edgar L. Morris, Jr. witnessed the execution thereof. Dorothy F. Day Sworn to Before me this 9th day of May My Commission Expires:

RECORDED MAY 2 3 1983 at 11:30 A.M.