the authority herein given, as fully and to the same extent as if by me personally done and performed.

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal, which renders the principal incapable of managing her own estate.

All acts done by the Attorney-in-Fact pursuant to the power during any period of disability or mental incompetence shall have the same effect and inure to the benefit of and bind the principal's heirs, devisees, legatees, and personal representative as if the principal were mentally competent and not disabled. The Attorney-in-Fact shall have a fiduciary relationship with the principal and shall be accountable and responsible as a fiduciary.

IN WITNESS WHEREOF, I have hereto set my hand and seal this day of august, 1983.

IN THE PRESENCE OF:

Money S. Cooke	Margaret Ferratt WhitsEAL)
B. B. Dut	

The foregoing General Durable Power of Attorney consisting of six pages, this included, was this 17th day of 1960st , 1983, signed, sealed, published and declared by Margaret Ferratt White, the said Principal, as and for her General Durable Power of Attorney in the presence of us, who at her request and in her presence and in the presence and sight of each other, have hereunto subscribed our names as witnesses hereto.

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Nancy & Cack	OF	Daylon, S.C.
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