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GREENVILLE S.C.
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LIMITED DURABLE POWER OF ATTORNEY

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KNOW ALL MEN BY THESE PRESENTS, that I, DELBRA HERRING JOYNER, now residing at the address shown under my signature below, do hereby nominate, constitute and appoint LOUISE T. JOYNER my true and lawful attorney in fact, for me and in my name, place and stead, and for my use and benefit,

To transfer, assign, set over and convey all or any right, title and interest that I may own in and to any real property located within the State of South Carolina and the County of Greenville

To transfer, assign, set over and convey all or any right, title, and interest that I may own in and to any real property located within the State of Alabama, County of Chambers.

And also, with respect to all such property, for me and in my name, to make, execute, deliver, to bargain, contract, agree for, purchase, receive, and take lands, and all or any interest in property, and accept the possession of all lands, and all or any interest in property, and all deeds and other assurances, in the law therefor, and to lease, let, demise, bargain, sell, release, convey, mortgage, and hypothecate lands, and all or any interest in property upon such terms and conditions and under such covenants as she shall think fit;

And also, with respect to all such property, for me and in my name, and as my act and deed, to sign, seal, execute, deliver and acknowledge such deeds, leases, mortgage, hypothecations, notes, evidence of debt, releases and satisfaction of mortgages, judgments and other debts, and such other instruments in writing of whatsoever kind and nature as may be necessary or proper in the premises;

GIVING AND GRANTING unto my said attorney in fact full power and authority to do and perform every act necessary, requisite, or proper to be done in and about the premises as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney in fact shall lawfully do or cause to be done by virtue hereof.

THIS LIMITED 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 my said attorney in fact pursuant to this power of attorney during any period of disability of mental incompetence shall have the same effect and inure to the benefit of and shall be binding upon me, my heirs, devisees, legatees, and personal representatives as if I were mentally competent and not disabled.

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