9. This power of Attorney shall not be affected by physical disability or mental incompetence of the principal, Mrs. Inez T. O'Dell, 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 her 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

and made oath that (s)he saw the within named Inez T. O'Dell, sign, seal and as her act and deed, deliver the within written General Power of Attorney, and that (s)he with the within written General Power and the within the seal of the execution thereof.

Said witnesses acknowledge that they saw both the principal and each witness execute the within document.

Laner Sinake

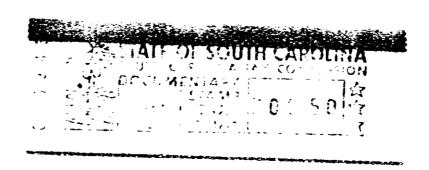
SWORN to before me this the

22 ad day of Missey, 19 79.

Alilie F Missey (L.S.)

Notary Public for South Carolina

My Commission Expires:



-3- RECORDED JUN 4 1979 35709 at 10:06 A-M.

ASSO BY S

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12.22 - 22.88

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