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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.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this

/ 4 day of () 1981.

SIGNED, SEALED, PUBLISHED and DECLARED by the above named Principal, FRANK P. MORRIS, as and for his Power of Attorney, consisting of three (3) pages, in the sight and presence of us, who, at his request and in his sight and presence and in the sight and presence of each other have hereunto signed our names as attesting witnesses this

- Heart P. Monin (LS)

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Policy Am (June Believer)

Snemett, f.C. Dremille, S.C. Greenville, S.C.

PERSONALLY appeared before me Jesse C. Belcher and made oath that he saw FRANK P. MORRIS sign, seal, and as his act and deed deliver the foregoing General Power of Attorney and that he with G. Dewey Oxner, Jr. and Robt. S. Galloway, Jr. witnessed the execution thereof in the sight and presence of FRANK P. MORRIS and in the sight and presence of each other.

SWORN TO before me this 14 day)

of August, 1981.

Juse & Beliker

Notary Public for South Arolina

My Commission Expires: 6-15-89

RECORDED (AUG 1 4 198) at 4:01 P.M.

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