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SURVIVAL OF PHYSICAL DISABILITY OR MENTAL INCOMPETENCE

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. It is the intent of the undersigned that the authority conferred upon the above named Attorney-in-Fact shall be exercisable notwithstanding my physical disability or mental incompetence in accordance with an Act to provide that Power of Attorney shall not be terminated by the disability or mental incompetence of the principal whenever the document creating the Power of Attorney so provides and establishes certain safeguards, enacted by the General Assembly of the State of South Carolina on January 31, 1978.

IN WITNESS WHEREOF, we have hereunto set our hands and seals to this Durable Power of Attorney this 14 day of January, 1981

1/55 1/24

Kathanne Sevier Smith

SIGNED, SEALED, PUBLISHED AND DECLARED by the party signed above as and for a Durable Power of Attorney, in the presence of us, who, at the request of the person above, and in his/her presence, and in the presence of each other, have hereunto set our hands as attesting witnesses.

I do hereby accept the within appointment as Attorney-in-Fact for Katharine Sevier Smith.

Teste Ligh Smith Jr.

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WITNESSES:

Morgan

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