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standing in my name, and to withdraw funds from said accounts; to open any bank accounts in my name or in her name as my attorney-in-fact; to make such payments and expenditures as may be necessary in connection with any of the foregoing matters or with the administration of my affairs; to retain attorneys on my behalf; to appear for me in all actions and proceedings to which I may be party in any court; to commence, defend, and settle, actions and proceedings in my name; to sign and verify in my name all complaints, petitions, answers, and other pleadings of every description; to make and verify income tax returns, and to represent me in all income tax matters before any office of the Internal Revenue Service or South Carolina Tax Commission; hereby giving and granting to my said attorney full power and authority to do and perform all and every act and thing whatsoever necessary to be done in the premises, as fully to all intents and purposes 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 may do pursuant to this power.

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.

IN WITNESS WHEREOF, I have hereunto set may hand and seal in the presence of the undersigned witnesses on this 13th day of April, 1984.

Louile H. Jones. (SEAL)

Frances Dawn Rummans

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