

actions and proceedings to which I may be party in the Courts of South Carolina or any other state in the United States, or in the United States Courts, to commence actions and proceedings in my name, if necessary, 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, within the limitations of the applicable Revenue Rulings and Procedures; 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 my hand and seal this 25th day of September, 1979.

Sybil K. Duncan (SEAL)
SYBIL K. DUNCAN, Principal

The foregoing Power of Attorney was this 25th day of September, 1979, was signed, sealed, published and declared by the said Principal as and for the Principal's Power of Attorney in the presence of us, who at the Principal's request and in the Principal's presence and in the presence of each other, have hereunto subscribed our names as witnesses hereto.

Daphne W. Dickson of Rt 3 Box 383 Ridgely, S.C. 29669
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