

this Power of Attorney, notwithstanding any such conflict of interest.  
I do hereby ratify and confirm all things so done by my said Attorney,  
within the scope of the authority herein given, as fully and to the  
same extent as if by me personally done and performed.

This Power of Attorney shall not be affected by physical dis-  
ability or mental incompetence of the principal, which renders the  
principal incapable of managing his or her own estate.

All acts done by the Attorney-in-fact pursuant to the power  
during any period of disability or mental incompetence shall have  
the same effect and inure to the benefit of and bind the principal's  
heirs, devisees, legatees, and personal representative as if the  
principal were mentally competent and not disabled. The Attorney-  
in-fact shall have a fiduciary relationship with the principal and  
shall be accountable and responsible as a fiduciary.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this  
4th day of May, 1981, at Greenville, South Carolina.

Donald E. Duncan (L.S.)  
DONALD E. DUNCAN

SIGNED, SEALED, PUBLISHED and DECLARED by DONALD E. DUNCAN  
as and for his General Durable Power of Attorney in the sight and  
presence of the undersigned who, in the sight and presence of  
DONALD E. DUNCAN, and at his request, and in the sight and pre-  
sence of each other, have hereunto subscribed their names as  
attesting witnesses.

L. Henry Philpot Jr. residing at Greenville, S. C.

Ruth Seale residing at Greenville, S. C.

Vickie R. Little residing at Greenville, S. C.