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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 disability 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.

Martha S. Duncan (L.S.)
MARTHA S. DUNCAN

SIGNED, SEALED, PUBLISHED and DECLARED by MARTHA S. DUNCAN as and for her General Durable Power of Attorney in the sight and presence of the undersigned who, in the sight and presence of MARTHA S. DUNCAN, and at her request, and in the sight and presence of each other, have hereunto subscribed their names as attesting witnesses.

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

J. Henry Thelge residing at Greenville, S. C.

Ruth Drake residing at Greenville, S. C.