

savings or financial institution, including checks, drafts or orders drawn to, or for the account of, my said attorney personally; to settle and adjust my account(s) with any such banking or savings or financial institution.

14. I hereby give to my said attorney power and authority to do, execute, and perform and finish for me and in my name all those things which shall be expedient and necessary, or which my said attorney shall judge expedient and necessary in and about or concerning the premises, or any of them, as fully as I, the said MILDRED HOWELL BRUCE could do if personally present, hereby ratifying and confirming whatever my said attorney shall do or cause to be done in, about, or concerning the premises, and any part thereof.

This instrument is to be construed and interpreted as a general and "durable" power of attorney as defined in Section 32-13-10 of the Code of Laws of South Carolina, 1976, as amended. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to said attorney-in-fact. This power of attorney shall not be affected by physical disability or mental incompetence of the principal MILDRED HOWELL BRUCE which renders the principal incapable of managing her own estate.

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In the exercise of any and all of the powers enumerated herein, my said attorney-in-fact is and shall be relieved from filing an inventory of all deposits, choses in action and personal property in my estate, and from making returns and reports of any and all kinds to any and all courts, officers and officials, and I further direct that no surety bond or security be required of my said attorney-in-fact.

