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11. My true and lawful Attorney in Fact shall have authority to cash redeem or have released or have re-issued any and all government bonds that I might have in my name;

12. Granting and giving unto the said Attorney in Fact, full authority and power to do and perform any and all other acts necessary or incidental to the performance and execution of the powers herein expressly granted with power to do and perform all acts authorized hereby, as fully to all intents and purposes as the Grantor might or could do if present with full power of substitution.

The provisions of this Power of Attorney shall take effect upon the written statement of two duly qualified practicing physicians that I am unable physically or mentally to handle my affairs.

The provisions of this Power of Attorney shall continue in full force and effect until revoked.

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 TESTIMONY WHEREOF, I have hereunto set my Hand and Seal this 31<sup>st</sup> day of August, 1983.

WITNESSES:

Quince H. Ewin  
Sharon L. Maddy  
Janet A. Clanton

Ruby C. Chapman (SEAL)  
RUBY C. CHAPMAN

STATE OF SOUTH CAROLINA )  
COUNTY OF ANDERSON )

PERSONALLY appeared before me the undersigned who being first duly sworn, deposes and states that (s)he saw the within named Ruby C. Chapman, sign, seal and as her act and deed deliver the within written Power of Attorney for the uses and purposes set forth therein, and that (s)he with the other witnesses witnessed the execution thereof.

SWORN TO BEFORE ME THIS 31<sup>st</sup> DAY OF August, 1983

Janet A. Clanton (L.S.)  
NOTARY PUBLIC FOR SOUTH CAROLINA  
MY COMMISSION EXPIRES: 2-4-90

RECORDED SEP 14 1983 at 11:30 A.M.

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