

12. To act as my attorney-in-fact or proxy in respect to any policy of insurance on my life and in that capacity to exercise any right, privilege or option which I may have thereunder or pertaining thereto, excluding, however, the right to change the beneficiary, the right to change the method of payment of the insurance proceeds, and the right to make a cash surrender of the policy as distinguished from the surrender of the policy for loan, conversion or other purposes as provided therein.

GIVING AND GRANTING unto my said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representatives, and assigns; whether the same shall have been done before or after my death or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by my said attorney; and whether or not I, the grantor of this instrument, shall have been reported or listed, either officially or otherwise, as "missing" or "missing in action" as those words are used in military parlance, it being the intention hereof that such status designation shall not bar my attorney from fully and completely exercising and continuing to exercise any and all powers and rights herein granted, and that such report of "missing" or "missing in action" shall neither constitute or be interpreted as constituting notice of my death nor operate to revoke this instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 4th day of May, 1951.

(Signed) Fred W. McCoy (SEAL)
(Printed)

WITNESSES:

ADDRESSES

(Signed) Richard R. Oliver
(Printed) Richard R. Oliver

308 E. Cypress St, Charleston, Mo.

(Signed) LaVerne C. Smith
(Printed) LaVerne C. Smith

Route I, Lykesland, South Carolina

(Signed) Ruby H. Myers
(Printed) Ruby H. Myers

305 Cantey Road, Columbia, South Carolina

ACKNOWLEDGMENT

State of South Carolina

County of Richland

SS.

I, Juanita Funderburk, do hereby certify, that I am a duly commissioned, qualified, and authorized notary public in and for the state of South Carolina; and that Fred W. McCoy, grantor in the foregoing Power of Attorney, dated 4th May 1951, and hereto annexed, who is personally well known to me as the person who executed the foregoing Power of Attorney, appeared before me this day within the territorial limits of my authority, and being first duly sworn, executed said instrument after the contents thereof had been read and duly explained to him, and acknowledged that the execution of said instrument by him was his free and voluntary act and deed for the uses and purposes therein set forth.

In Witness Whereof, I have hereunto set my hand and affixed my official seal this 4th day of May, 1951.

My commission expires at the pleasure of the Governor.

Juanita Funderburk
Notary Public

(SEAL)

Recorded August 28th, 1953
at 11:35 A.M. #19159

*Rec. 14 of June 1951 in Book
9-C, page 314 at 3:25 P.M.
B.C. Young Cler*