

before or after my mental disability.

In the event of the resignation, death, removal, refusal, or inability to act of the original attorney in fact named herein, then I hereby make, constitute and appoint my daughters, EUGENIA KAY CLEMENT HOGAN and MARY GAIL CLEMENT SHEPPARD, or the survivor, as my successor attorney in fact. Any attorney in fact at any time serving hereunder may resign at any time by written notice to me. Unless otherwise provided for herein, in the event of my mental incompetence any attorney in fact resigning hereunder may appoint a successor attorney in fact. Any successor attorney in fact shall be clothed and vested with all the duties, rights, titles, and powers, whether discretionary or otherwise conferred herein, as if originally named as attorney in fact. No successor attorney in fact shall be liable or responsible in any way for any acts or defaults of any predecessor attorney in fact, but such successor attorney in fact shall be liable only for his or her own acts and defaults with respect to property actually received by him or her as such attorney in fact. The successor attorney in fact may accept the accounting rendered and the assets and property delivered to him or her by the predecessor attorney in fact as a full and complete discharge of the predecessor attorney in fact, and shall incur no liability or responsibility by reason thereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 27th day of July, 1975.

[Signature]
JOE L. CLEMENT

SIGNED, SEALED, PUBLISHED and DECLARED by the above-named JOE L. CLEMENT as and for his Power of Attorney in the sight and presence of us, who, at his request, and in his sight and presence, and in the sight and presence of each other, have hereunto signed our names as attesting witnesses.

Delora B. Galtier of 25 Whitman St.
Blatney, SC

Mary S. Rose of 6 Hillbrook Rd
Dayton, S.C

[Signature] of 1101 Pelham Hill Rd
Granville, SC

5276

1328 RV-21