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force and effect during my lifetime, and shall not be revoked except by my death or my subsequent written revocation of the same.

8. It is agreed that Julius T. Richey and Shannon Barr Ingersoll, or either of them, is fully authorized to act on my behalf under this Power of Attorney. All third parties, including banks, savings and loan associations, financial institutions or other companies of every kind and nature may deal with my attorney in fact and said third parties shall not be required to see to the proper authority of my attorney in fact nor shall any third party be required to see to the proper application of any proceeds under this Power of Attorney. The word attorney as used herein shall include both the singular and the plural as the facts or circumstances may indicate. It is specifically understood that this General and Durable Power of Attorney is in favor of both Julius T. Richey and Shannon Barr Ingersoll. They both have full power and authority to act independently on my behalf. Both signatures of Julius T. Richey and Shannon Barr Ingersoll shall not be required but all third parties may deal with either of my attorneys in fact who are named herein. Should either attorney in fact predecease me, the surviving attorney in fact shall have full and complete authority to continue to serve as my attorney in fact under this document.

9. This power of Attorney shall not be affected by physical disability or mental incompetence of the principal, Margaret R. Barr, which renders the principal incapable of managing her own estate. It is the intent of the principal to create a durable power of attorney conferring upon her attorney in fact the power to act on behalf of the principal notwithstanding later disability or mental incompetence of the principal, pursuant to the authority of Section 32-13-10 of the 1976 Code of Laws of South Carolina, as amended.

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