

8. This power of attorney shall not be affected by physical disability or mental incompetence of the principal, George F. Durovchic, which renders the principal incapable of managing his own estate. It is the intent of the principal to create a durable power of attorney conferring upon his 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.

9. This power of attorney is executed for the purpose of authorizing my wife, Frances M. Durovchic to execute and deliver all loan papers of every kind and description to Bankers Mortgage Corporation on my behalf in connection with a loan we are securing for the purpose of acquiring Lot 21, Heritage Lane, Greenville County, S. C. from Holland Reeves. I specifically acknowledge that I shall be personally liable to repay said indebtedness in accordance with the terms and conditions of the promissory note, as well as the mortgage and other loan documents in favor of Bankers Mortgage Coporation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 3 day of September, 1982.

George F. Durovchic (SEAL)
GEORGE F. DUROVCHIC

IN THE PRESENCE OF:

W. Gregory Smith
Albert H. Granger
Don J. Elderman

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