

draw for the purposes set forth herein, in either my said attorney's name or my name or jointly in both our names, or jointly with any other person or persons, in or from any banking or savings and loan institution, any funds, negotiable papers, or monies which may come into my attorney's hands as such attorney or which I now or hereafter may have on deposit or be entitled to, in the execution and conduct of my affairs as set forth herein.

6. All checks or other monies resulting from any of the activities in my behalf payable to me may be payable directly to my said attorney in fact and no person shall be required to see to the proper application of any such monies. It is my intention that no limitation be placed on the amount of money or value with which my said attorney is authorized to deal, but I hereby rely on her judgment to accomplish my objectives according to the terms of this Special Power of Attorney.

7. CONCERNING THE RENUNCIATION OF MY DOWER INTEREST:

Jane Alyson McCutcheon is further constituted and empowered to renounce my dower interest on any and all instruments that may be needed to consummate a loan or loans incurred on my behalf by my said attorney in fact, or on loans incurred by my husband, Joseph Leonard Kennedy, personally or on his behalf by his duly appointed attorney in fact, to include, but not be limited to, real estate mortgages in connection therewith. In this connection, and by my signature affixed hereinbelow before a Notary Public, I further represent hereby that I have been fully advised of my rights of dower under the laws of the State of South Carolina, and I further represent hereby that my appointment of the said Jane Alyson McCutcheon as my attorney and agent to renounce my dower interest is done freely, voluntarily and without any compulsion, dread or fear of any person or persons whomsoever, without the presence of my husband, the said Joseph Leonard Kennedy, and I hereby constitute and empower my said attorney, Jane Alyson McCutcheon, to renounce, release and forever relinquish unto the mortgagee or mortgagees, whoever he or it may be, his or its heirs, successors and assigns, all my interest and estate and also all my right and claim of dower of, in or to, all and singular, any real estate in which my said husband, Joseph Leonard Kennedy shall own an interest, and which shall be mortgaged by my said husband, Joseph Leonard