

such monies from time to time, and to apply the same for any of the purposes aforesaid, or otherwise for my benefit, or from time to time to invest the same at the discretion of said attorney, and from time to time sell, vary and dispose of such investments, and to apply the purchase money for any of the purposes aforesaid.

10. And generally to act as my attorney in fact as aforesaid in relation to the premises, and all other matters in which I may be interested or concerned, and on my behalf to execute all such instruments in all respects as I myself could do if personally present.

11. This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing his or her own estate.

12. And I hereby for myself, my heirs, executors, and administrators ratify and confirm and agree to ratify and confirm, whatsoever my said attorney shall do by virtue of these presents.

IN TESTIMONY WHEREOF, I have hereunto set my hand and seal, this 19th day of August, A.D., 1983.

Karen Elaine Stegall (L.S.)
Karen Elaine Stegall

SIGNED, SEALED, PUBLISHED AND DECLARED by the above named individual, in the presence of each of the undersigned, who have in her presence and at her request, and each of us in the presence of each other, hereunto subscribed our names as witnesses the day and year last above written.

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Becky S. Love ADDRESS *Beltov, S.C.*
Melita M. Jones ADDRESS *Anderson, S.C.*
Holly B. Welborn ADDRESS *Anderson, S.C.*

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