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AND, I HEREBY MAKE, PUBLISH AND DECLARE that it is my intention that this Power of Attorney shall not be affected by physical disability or mental incompetence of myself, the principal, Eutrulia C. Bean which renders me incapable of managing my own estate; that it is my intention that the authority conferred herein shall be exercisable notwithstanding any future physical disability or mental incompetence which may befall me; that it is my intention that all acts done by the Attorney in Fact appointed herein, Margaret W. Chapman, pursuant to this power, during any period of physical disability or mental incompetence, shall have the same effect and insure to the benefit of and bind myself, my heirs, devises, legatees and personal representatives as if I were mentally competent and not disabled. And further, it is my intention that in the event of any onset of mental disability or physical disability, that my Attorney in Fact, appointed herein, may continue to serve in that capacity without being required to post a security bond with the Probate Court.

my seal at Greenville, South Carolina, this 24 day of September, 1984.A.D.

ETulia C. Beand (Seal)

[CONTINUED ON NEXT PAGE)