- (21) Generally, to transact all my business affairs and interests, as fully and completely as I myself might do if personally present; and to do any and all acts and things which my Attorney shall deem useful, necessary or proper in order to do any of the foregoing acts or to carry out any of the foregoing powers.
- (22) My Attorney shall have full power of substitution and revocation, and such substitution or revocation may relate to or be limited to any one or more of all of the foregoing acts or powers, or limited as to time or in any other respect as my Attorney shall deem proper.
- Attorney in which my Attorney-in-Fact will occupy from a legal standpoint positions in which a conflict of interest is either real or apparent, I hereby declare that the existence of any conflict of interest of whatsoever nature and however arising shall not in any manner limit any of the powers herein conferred upon my Attorney and he may perform any act which he is authorized to perform under this Power of Attorney, notwithstanding any such conflict of interest. I do hereby ratify and confirm all things so done by my said Attorney, within the scope of the authority herein given, as fully and to the same extent as if by me personally done and performed.
 - (24) This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable ot managing her own estate. It is my intention that the authority conferred herein shall be exercisable notwithstanding my physical disability or mental incompetence.
 - (25) I do hereby make, constitute and appoint THE CITIZENS AND SOUTHERN NATIONAL BANK OF SOUTH CAROLINA, Greenville, South Carolina, as standby Attorney. If, for any reason, JAMES H. WOODSIDE, SR. is incapable, either temporarily or permanently, of performing as my lawful Attorney, then THE CITIZENS AND SOUTHERN

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