in-fact, by these presents full power and authority to do generally all and every act whatsoever needful and necessary to be done in and about the premises for the completion thereof, for me and in my name as I might or could do if personally present and ratifying the same.

This Power of Attorney shall not be affected by physical disability or mental incompetence which renders me incapable of managing my own estate, it being one of the purposes herein to empower my said Attorney-in-Fact to make provision for my needs under such conditions.

WITNESS my hand and seal, this the g day of with Man 1983.

Ralph William Simmons (SEAL)

SIGNED, SEALED, PUBLISHED and declared by Ralph William Simmons, the above named grantor, as and for his Power of Attorney in the presence of the undersigned, who, at his request and in his presence and in the presence of each other, have hereunto subscribed our names as attesting witnesses.

Sett S. Hugles

State of south Carolina :::

PERSONALLY appeared before me BETH B. HUCKES and made oath that she saw the within named Ralph William Simmons sign, seal and as his act and deed deliver the within written Power of Attorney for the uses and purposes mentioned, and that she with CLAUPE P. HUDSON and JAMES W. FORD witnessed the execution thereof.

SWORN to and subscribed

Opy of Meanher, 1983. RECORDE MAR 29 1984 9+ 9:55 A.M. 30019

Notary Public for South Carolina, My commission expires: 9-19-89

before me this the