

FILED
GRAND JURY CO. S. C.
FEB 5 2 26 PM '80
DONNE ANKERSLEY
S.M.C.

1190-158

POWER OF ATTORNEY

KNOW ALL PEOPLE, this is intended to constitute a general power of attorney consistent with the Code of South Carolina.

I, Frances G. James, of 110 Hiawatha Drive, Greenville, South Carolina, do hereby appoint my husband, Thomas J. James of the same address, my attorney in fact to act as follows:

SCOPE OF AUTHORITY. He may act for me in my name, place, and stead, in any way in which I myself could do if I were personally present and to the extent that I am permitted by law to act through an agent with respect to the following:

- a. Real estate transactions;
- b. Chattel and goods transactions;
- c. Bond, share, and commodity transactions;
- d. Banking transactions;
- e. All insurance transactions, including accident, health and hospitalization;
- f. Estate transactions;
- g. Claims and litigations;
- h. Personal relationships and affairs;
- i. Any benefits due me through my marriage to Thomas J. James, a retired member of the Armed Services;
- j. Records, reports, and statements;
- k. All other matters.

EXTENT OF AUTHORITY. This power of attorney shall not be affected by any physical disability or any mental incompetence of myself (the principal) which renders me (the principal) incapable of managing my own estate. At the onset or during any physical disability or any mental incompetence of myself, my attorney in fact shall not be required to make an inventory of my deposits, choses in actions, personal property, or any other property. This section is pursuant to Section 32-13-10 of the Code of South Carolina.

AUTHORITY TO DELEGATE. This power of attorney grants to my attorney in fact the full and unqualified authority to delegate any or all of the foregoing powers to any person or persons whom my attorney in fact shall elect.

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