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in order to assign, pledge, borrow from, change the beneficiary designation of, cancel, or in any other manner modify, any insurance policy; and to do any and all other acts and things whether related to the specific powers set forth in this illustration or not; provided, however, notwithstanding any provision herein to the contrary, my attorney-in-fact shall have no power or authority whatever with respect to (a) any policy of insurance owned by me on the life of my said attorney-in-fact, and (b) any trust created by my said attorney-in-fact as to which I am a trustee.

The powers herein conferred may be exercised by my said attorney-in-fact alone, and his signature, or act in my behalf, may be accepted by third persons as fully authorized by me.

I hereby ratify and confirm any and all acts of whatsoever nature and whatsoever kind that my said attorney-in-fact may perform, or has performed, in my name.

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 own estate. Anyone dealing with my said attorney-in-fact may rely fully and completely upon the executed original or any executed copy of this power of attorney or upon any record of the same recorded in the R.M.C. Office for Greenville County, or elsewhere, until actual receipt of written notice signed by me of its revocation or until I have revoked this power of attorney by a written instrument recorded in the public records of the aforesaid R.M.C. Office, or until actual receipt of notice of my death.

My said attorney-in-fact shall not at any time be required to file an inventory of any deposits, choses in action and/or personal property with any court and shall not be required to post a surety bond with any court.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this $\sqrt{5}$ day of June, 1984.

Markolle Dillard