

DISCLOSURE LETTER OF POTENTIAL CONFLICT OF INTEREST

June 1, 2024

Dear Mr. and Mrs. Kane,

This letter confirms that I, HAL E. COBB, have informed You, TIMOTHY P. KANE and PAMELA F. KANE, of the potential conflicts of interest set forth below that arise from my assistance with the preparation of Your Last Wills and Testaments and Trust Agreements along with Your desire to name me as a Trustee and Beneficiary of both of Your Trusts.

The South Carolina Rules of Professional Conduct prohibit an attorney from soliciting any substantial gift from a client, including a testamentary gift, or preparing on behalf of a client an instrument giving the lawyer or a person related to the lawyer any substantial gift unless the lawyer or other recipient of the gift is related to the client. Rule 1.8(c).

However, Comment (6) provides that if a client offers the lawyer a substantial gift, paragraph (c) does not prohibit the lawyer from accepting it. Comment (7) further provides that if effectuation of a substantial gift requires preparing a legal instrument such as a will or conveyance, the client should have the detached advice that another lawyer can provide.

Additionally, Comment (8) explains that this Rule does not prohibit a lawyer from seeking to have the lawyer or associate of the lawyer named as executor or trustee of a client's will or trust, but such appointment will be subject to the general conflict of interest provision in Rule 1.7 when there is a significant risk that the lawyer's interest in obtaining the appointment will materially limit the lawyer's independent professional judgement in advising the client concerning the choice of an executor or other fiduciary. In obtaining the client's informed consent to the conflict, the lawyer should advise the client concerning the nature and extent of the lawyer's financial interest in the appointment, as well as the availability of alternative candidates for the position.

Rule 1.0(g) provides "informed consent" denotes the agreement by a person to a proposed course of conduct after the lawyer has communicated reasonably adequate information and explanation about the material risks of and reasonably available alternatives to the proposed course of conduct.

Although I have not solicited any substantial gift from either of You, nor an appointment as Executor or Trustee of Your Wills or Trusts, and Your desire to name me as a Beneficiary is in lieu of payment for my role as Trustee for both of Your Trusts, and we have maintained a close friendship and professional relationship for many years, please be advised to consider the situation carefully and consult with independent legal counsel for the review and finalization of both of Your Last Wills and Testaments and Trust Agreements.

Sincerely,

s/ Hal E. Cobb

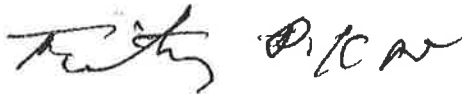


Mount Pleasant, SC 29464

Hal E. Cobb, Esq.

I, TIMOTHY P. KANE, hereby acknowledge and declare that I have been advised by HAL E. COBB to obtain independent legal counsel to review my Last Will and Testament and Trust Agreement to confirm that the contents thereof and provisions therein are an accurate memorandum of my true and express intentions, and that I have obtained the independent legal counsel of J. Caroline Lista, Esq., who has advised me of all of the potential conflicts in our interests, reviewed and finalized both my Last Will and Testament and Trust Agreement, and confirmed that the contents and provisions therein are an exact memorandum of my true and express intentions.

Therefore, I, TIMOTHY P. KANE, hereby consent to HAL E. COBB's role in the preparation of my Last Will and Testament and Trust Agreement, his appointment as Trustee of my Trust, and his status as a Beneficiary of my Trust as compensation for his role as Trustee of my Trust.



TIMOTHY P. KANE

6-1-24

Date

I, PAMELA F. KANE, hereby acknowledge and declare that I have been advised by HAL E. COBB to obtain independent legal counsel to review my Last Will and Testament and Trust Agreement to confirm that the contents thereof and provisions therein are an accurate memorandum of my true and express intentions, and that I have obtained the independent legal counsel of J. Caroline Lista, Esq., who has advised me of all of the potential conflicts in our interests, reviewed and finalized both my Last Will and Testament and Trust Agreement, and confirmed that the contents and provisions therein are an exact memorandum of my true and express intentions.

Therefore, I, PAMELA F. KANE, hereby consent to HAL E. COBB's role in the preparation of my Last Will and Testament and Trust Agreement, his appointment as Trustee of my Trust, and his status as a Beneficiary of my Trust as compensation for his role as Trustee of my Trust.



PAMELA F. KANE

6-1-24

Date