

disabled. The powers herein conferred may be exercised by Attorney alone and the signature or act of Attorney on my behalf may be accepted by third persons as fully authorized by me and with the same force and effect as if done under my hand and seal and as if I were present in person, acting on my own behalf and competent. No person who may act in reliance upon the representations of Attorney for the scope of authority granted to Attorney shall incur any liability to me or to my estate as a result of permitting Attorney to exercise any power, nor shall any person dealing with Attorney be responsible to determine or insure the proper application of funds or property.

FOURTH. In furtherance of the foregoing:

A. Exculpation. Attorney, Attorney's heirs, successors and assigns are hereby released and forever discharged from any and all liability upon any claim or demand of any nature whatsoever by me, my heirs or assigns, the beneficiaries under my Will or under any trust which I have created or shall hereafter create or any person whomsoever on account of any failure to act of Attorney pursuant to this power of attorney.

B. Definitions. Whenever the word "Attorney" or "Principal" or any modifying or substituted pronoun therefor is used in this power of attorney, such words and respective pronouns shall be held and taken to include both the singular and the plural, the masculine, feminine and neuter gender thereof.

C. Severability. If any part of any provision of this power of attorney shall be invalid or unenforceable under applicable law, said part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of said provision or the remaining provisions of this power of attorney.

D. Compensation. Attorney shall be entitled to reimbursement for all reasonable costs and expenses actually incurred and paid by Attorney on my behalf pursuant to any provision of this power of attorney, but Attorney shall not be entitled to compensation for services rendered hereunder.

FIFTH. Notwithstanding any provision herein to the contrary, Attorney shall not satisfy the legal obligations of Attorney out of any property subject to this power of attorney, nor may Attorney exercise this power in favor of Attorney, Attorney's estate, Attorney's creditors or the creditors of Attorney's estate. Further, Attorney shall have no power or authority whatever with respect to any policy of insurance owned by me on the life of Attorney, or any wholly or partially irrevocable trust created by Attorney as to which I am a trustee.

IN WITNESS WHEREOF, as Principal, I have executed this power of attorney as of this 24th day of June, 1982.

Signed, Sealed, Published and)
Declared by the Principal as)
the Principal's appointment)
and empowerment of an)
attorney-in-fact, in the)
presence of us who at the)
Principal's request and in)
the Principal's presence and)
in the presence of each other,)
have hereunto subscribed our)
names as witnesses hereto, all)
on the 24th day of June,)
1982.)

Dennis C. Smith)
of Shannonville, Pa.)
Paul H. Clements)
of Graftonburg, Pa.)
James M. King)
of Shannonville, Pa.)

Helen E. Hendershot (SEAL)
Principal

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