

V.B.L.
 banking institution having moneys belonging to me, and in connection therewith to draw checks in my name; to enter, open, deposit items into and/or remove the contents from any safe deposit box or boxes in my name; to make, do, execute, acknowledge and deliver, for and upon my behalf and in my name, all such checks, notes, contracts, agreements, assignments, endorsements, consents, waivers, proxies, releases, undertakings, receipts, acknowledgments, deeds, leases, mortgages, bills of sale and all other documents or instruments in writing of every kind and nature which in her judgment may be appropriate or desirable in the conduct of my affairs or management of my property. Provided, however, that in the event the said Ruth L. Moon predeceases me or for any reason is unable or unwilling to act as said attorney-in-fact then, in such event, I nominate, constitute and appoint my granddaughter, Rita Moon McManus as my attorney-in-fact with all of the privileges hereinabove granted and to the same effect and for all purposes to the same extent as the said Ruth L. Moon.

Further, I so authorize my attorney-in-fact to perform all acts appropriate or incident to execution of aforesaid powers and authorization and generally to do any and all acts and things on my behalf and in my name in connection with any matter or thing pertaining or belonging to me, with the same validity and effect and as fully as they could be effected or done by me if I were personally present.

The powers herein conferred may be exercised by my said attorney alone.

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal.

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