

General

In connection with the exercise of the powers herein described, Attorney is fully authorized and empowered to perform any other acts or things necessary, appropriate, or incidental thereto, with the same validity and effect as if I were personally present, competent, and personally exercised the powers myself. All acts lawfully done by Attorney hereunder during any period of my disability or mental incompetence shall have the same effect and inure to the benefit of and bind me and my heirs, devisees, legatees, and personal representatives as if I were mentally competent and not 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. Any person who may act in reliance upon the representations of Attorney for the scope of authority granted to him shall not incur any liability to me or to my estate as a result of permitting him to exercise any power, and no person dealing with Attorney shall be responsible to determine or insure the proper application of funds or property.

Termination, Amendment, and Substitution of Attorney.

This power of attorney shall remain in full force and effect until the earlier of the following events: (1) Attorney has resigned; or (2) I have revoked this power of attorney.

This power of attorney may be amended by me at any time and from time to time.

Power Not Affected by Principal's Incapacity.

This power of attorney shall not be affected by physical disability

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