

accounts or deposits in or certificates of deposit of, banks, savings and loan or other institutions or associations, proofs of loss, evidence of debts, leases and satisfaction of mortgages, liens, judgments, security agreements, and other debts and obligations and such other instruments in writing of whatsoever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted;

5. I grant to my said attorney in fact full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that said attorney in fact, or her substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted;

6. This instrument is to be construed and interpreted as a General Power of Attorney. The enumeration of specific items, rights, acts or powers herein is not intended to, nor does it limit or restrict and is not intended to be or interpreted as limiting or restricting the general powers herein granted to said attorney in fact;

7. 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; and

8. The rights, powers, and authority of said attorney in fact herein granted shall commence and be in full force and effect on April 22, 1982, and such rights, powers and authority