

me. 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.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 17th day of September, 1984.

John A. Richardson (LS)
JOHN A. RICHARDSON

IN THE PRESENCE OF:

Barbara D Rapone
Maryloue B. Cooper
JM Coy

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1328-11-21