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and in any and every way and manner deal in and with goods, wares and merchandise, choses in action, and other property in possession or in action; and to make, do and transact all and every kind of business, of what nature and kind soever, and also for me and in my name, and as my act and deed, to sign, seal, execute, deliver and acknowledge such deeds, leases and assignments of leases, covenants, indentures, agreements, mortgages, hypothecations, bottomries, charter parties, bills of lading, bills, bonds, notes, receipts, evidences of debt, releases and satisfaction of mortgages, judgments and other debts, and such other instruments, in writing, of whatever kind or nature, as may be necessary or proper in the premises.

Also, to enter any safe deposit boxes of which I am entitled or shall become entitled to enter and remove any or all of the contents.

Giving and granting unto my said attorney the full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

This power of attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing her own estate.

THIS POWER OF ATTORNEY shall not be effective until any (2) two licensed medical practioners signing a letter to the effect that I am unable to handle my own affairs, then this power shall become effective, when said letters are attached to the original Power of Attorney.