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Certificates of Deposit), to make and/or endorse my checks, make savings withdrawals from my savings accounts, enter my said deposit box and remove all or any part of the contents thereof and to perform any other and further 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. No person dealing with Attorney shall be responsible to determine or insure the proper application of funds or property.

DURABLE POWER

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. It is my intent that the authority conferred herein shall be exercisable notwithstanding my physical disability or mental incompetence.

BINDING EFFECT

All acts done by Attorney pursuant to this Power of Attorney during any period of 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. No person who may act in reliance upon the representations of Attorney for

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