

in my name if necessary, to sign and verify in my name all complaints, petitions, answers and other pleadings of every description; to make and verify income tax returns, and to represent me in all income tax matters before any office of the Internal Revenue Service, within the limitations of the applicable Revenue Rulings and Procedures; hereby giving and granting to my said attorney full power and authority to do and perform all and every act and thing whatsoever necessary to be done in the premises, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney may do pursuant to this 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. The Power of Attorney is exercisable by my attorney-in-fact notwithstanding any later disability or mental incompetence. All acts done by my attorney-in-fact pursuant to this power during any period of disability or mental incompetence shall have the same effect and inure to the benefit of and bind myself, my heirs, devisees, legaties and personal representatives as if I were mentally competent and not disabled.

In Witness Whereof, I have hereunto set my hand and seal this 1 day of July, 1981.

In the presence of:

J. Patricia Hulsey
James R. Stewart
John H. Jackson

Willard Harold Davis
 WILLARD HAROLD DAVIS

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