

or received; to draw checks or drafts upon any and all bank accounts or deposits belonging to me, and to use or enjoy such monies as my Attorney shall think fit for the payment of any and all bills, taxes, insurance or any debts, claims and demands now or hereafter payable to me, and/or to invest and reinvest such monies in any real or personal property, tangible or intangible; as to my Attorney may think proper;

GIVING AND GRANTING unto my said Attorney full power and authority to do and perform all and every act, deed, matter and thing whatsoever in and about my estate, property and affairs as full and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specifically enumerated powers herein granted and not in limitations or definitions thereof; and hereby ratifying all that my said Attorney shall lawfully do or cause to be done by virtue of these presents.

I declare that my act or thing lawfully done hereunder by my said Attorney shall be binding upon myself, my heirs, assigns, and personal representatives, so long as such act is done prior to the revocation of this instrument and prior to receipt of notification by my Attorney of my death.

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 hereunto set my hand and seal this 24TH day of September, 1980.

Charles Thomas Havens (SEAL)
 CHARLES THOMAS HAVENS

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