

all monies deposited to my credit at any bank, banker or trust company or any building or savings and loan association or any other banking or similar institution having monies belonging to me, and, in connection therewith, to draw checks or to make withdrawals in my name; to make, to execute, acknowledge and deliver, for and upon my behalf and in my name, all such checks, notes, and contracts;

14. To have access at any time or times to any safe deposit box rented by me, wheresoever located, and to remove all or any part of the contents thereof, and to surrender or relinquish said safe deposit box, and any institution in which any such safe deposit box may be located shall not incur liability to me or my estate as a result of permitting Attorney to exercise this power;

15. To borrow money and to encumber, mortgage or pledge any and all of my property in connection with the exercise of any power vested in Attorney;

Power Not Affected by Principal's Incapacity

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.

Termination and Amendment

This power of attorney shall remain in full force and effect until the earlier of the following events: (i) Attorney has resigned as provided herein; (ii) I have revoked this power of attorney by written instrument recorded in the public records of the county aforesaid, or (iii) a committee shall have been appointed for me by a court of competent jurisdiction. This power of

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