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No person dealing with my said attorney shall be responsible for the proper application of any money paid to my said attorney.

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 have executed this power of attorney on this May of September, 1984.

MARY L. STEPHENS (SEAL)

WITNESSES:

Losalie & M'Look Den J. Rabertour

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