that no surety bond or other security shall be required to be posted in any jurisdiction by my attorney in fact or any successor before or after my mental disability.

In the event of the resignation, death, removal, refusal, or inability to act of the original attorney in fact named herein, then I hereby make, constitute and appoint daughter, JAN NORMAN STEDMAN, as my successor attorney in fact. Any attorney in fact at any time serving hereunder may resign at any time by written notice to me. Unless otherwise provided for herein, in the event of my mental incompetence any attorney in fact resigning hereunder may appoint a successor attorney in fact. Any successor attorney in fact shall be clothed and vested with all the duties, rights, titles, and powers, whether discretionary or otherwise conferred herein, as if originally named as attorney in fact. No successor attorney in fact shall be liable or responsible in any way for any acts or defaults of any predecessor attorney in fact, but such successor attorney in fact shall be liable only for his or her own acts and defaults with respect to property actually received by him or her as such attorney in fact. The successor attorney in fact may accept the accounting rendered and the assets and property delivered to him or her by the predecessor attorney in fact as a full and complete discharge of the predecessor attorney in fact, and shall incur no liability or responsibility by reason thereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the // day of sely, 1978.

Annie D. Morman

SIGNED, SEALED, PUBLISHED and DECLARED by the above-named ANNIE DEAN NORMAN as and for her Power of Attorney in the sight and presence of us, who, at her request, and in her sight and