

g) to pay premiums on any and all life insurance policies carried by me, to borrow money on the security of the same or surrender the same and receive the surrender value thereof;

h) also to make, do and transact all and every kind of business of what nature and kind soever;

i) also for me and in my name and as my act and deed to sign, seal, execute, deliver, and acknowledge such deeds, releases of dower, leases and assignments of leases, covenants, indentures, agreements, mortgages, bills, bonds, checks, notes, receipts, and other debts and such other instruments in writing of whatever kind or nature as may be necessary or proper in the premises.

2. Resignation and Revocation

a) 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.

b) 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.

c) In the event that Attorney shall become unable or unwilling to serve or continue to serve, then Attorney may resign by delivering to me in writing a copy of his resignation and recording the original in the public records of the county aforesaid. Upon such resignation and recording, Attorney shall thereupon be divested of all authority under this Special Power of Attorney.

3. Binding Effect

a) Attorney is fully authorized to perform the acts described above in paragraph 1 hereof and to perform any other and further acts or things necessary, appropriate or incidental thereto, with the same validity and effect as if I were personally present, competent and personally exercised the powers myself. No person dealing with Attorney shall be responsible to determine or insure the proper application of funds or property.

b) All acts done by Attorney pursuant to this Power of Attorney during any period of disability or mental incompetence shall have the same effect and inure to the benefit of and bind me and my heirs, devisees, legatees and personal representatives as if I were mentally competent and not disabled.

c) The powers herein conferred may be exercised by Attorney alone and the signature or act of Attorney on my behalf may be accepted by third persons as fully authorized by me and with the same force and effect as if done under my hand and seal and as if I were present in person, acting on my own behalf and competent. No person who may act in reliance upon the representations of Attorney for the authority granted to Attorney shall incur any liability to me or to my estate as a result of permitting Attorney to exercise any power.

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