[illegible] the grant of the powers and rights vested in the Attorney-in-Fact herein delegated.

* [illegible] to engage, employ and appoint agents, employees and counsel upon such terms and conditions and at such compensation as my said Attorney-in-Fact shall deem proper in the exercise of the powers herein granted, to dismiss and remove at pleasure any such agents, employees and counsel as well as [illegible]

to MISCELLANEOUS [illegible] and deliver any instrument or document [illegible] the powers herein granted.

* To do all [illegible] to negotiate or transact any contract or obligation hereto due or hereafter to be [illegible] behalf.

GENERAL PROVISIONS (a) All business transacted hereunder for me or for my account shall be transacted in my name, and all indorsements and instruments executed by my Attorney-in-Fact for the purpose of carrying out any of the foregoing powers shall contain my name, followed by that of my Attorney-in-Fact and the designation "Attorney-in-Fact."

(b) I hereby ratify and confirm all lawful acts done and caused to be done by my said Attorney-in-Fact pursuant to this Power of Attorney, and I direct that it shall continue in effect until the termination date herein specified unless sooner terminated by me or by operation of law. Notwithstanding my insertion of a specific expiration date herein, if on said date I should be, or have been, carried in a military status of "Missing," "Missing in Action," or "Prisoner of War," this Power of Attorney shall automatically continue to remain valid and in full effect until sixty (60) days after I have returned to UNITED STATES MILITARY CONTROL following termination of such "Missing," "Missing in Action," "Prisoner," or "Prisoner of War" status.

(c) If the authority contained herein shall be revoked or terminated by operation of law without notice, I hereby agree for myself, executors, administrators, heirs and assigns, in consideration of my attorney's willingness to act pursuant to this Power of Attorney, to save and hold my attorney harmless from any loss suffered or any liability incurred by my attorney in so acting after such revocation or termination without notice.

(d) Unless sooner revoked by me or terminated by law, this Power of Attorney shall be NULL AND VOID on and after 26 Feb 80

In witness whereof, I have hereunto set my hand and seal, this 26th day of February, 19 79

Witnesses

Jackie R. Craft

Dorothy V. Gage

Betty A. Palmer (SEAL)

JACKIE R. CRAFT, 444-38-5679
Rt 1, Box 112, Locust Grove OK 74352

DOROTHY V. GAGE
P. O. Box 943
Wahiawa, HI 96786

IF ACKNOWLEDGED BEFORE A NOTARY PUBLIC:

STATE OF SOUTH CAROLINA
DOCUMENTARY STAMP TAX
PER-573 FEB-11219 00.50

State of HAWAII
County (City) HONOLULU } ss

I, ALLAN G. THORSGAARD, a Notary Public in and for the County (City) and State aforesaid, do hereby certify that on the 26th day of February, 19 79, before me personally appeared BETTY ANN PALMER who is known to me to be the identical person who is described in, whose name is subscribed to, and who signed and executed the foregoing instrument, and having first made known to him the contents thereof, he personally acknowledged to me that he signed and sealed the same, on the date it bears as his true, free and voluntary act and deed for the uses, purposes and considerations therein set forth.

In Witness Whereof, I have hereunto set my hand and official seal this day and year above.

Allan G. Thorsgaard
Notary Public

Notary Public, First Judicial Circuit
State of Hawaii
My Commission Expires 17 Sep 82

My Commission Expires

IF ACKNOWLEDGED BEFORE A MILITARY PERSON AUTHORIZED TO ADMINISTER OATHS:

(See AFR 110-5 for statutory provisions authorizing Armed Forces Personnel to perform Notarial Acts and for instructions on completing certificate of acknowledgment.)

With the United States Armed Forces

At _____

I, _____, the undersigned officer, do hereby certify that on this _____ day of _____, 19_____, before me, personally appeared _____ SN & SSAN _____, whose home address (include ZIP code) is _____, and who is known to me to be _____, and to be the identical person who is described in, whose name is subscribed to, and who signed and executed the foregoing instrument, and having first made known to him the contents thereof, he personally acknowledged to me that he signed and sealed the same, on the date it bears as his true, free and voluntary act and deed, for the uses, purposes and considerations therein set forth. And I do further certify that I am at the date of this certificate a commissioned officer of the grade, branch of service and organization stated below, in the active service of the United States Armed Forces, that by statute no seal is required on this certificate and that same is executed in my capacity as _____

_____ Signature of Officer

_____ Serial No. & SSAN, grade and branch of service

_____ (Command or organization)

_____ Permanent home address (include ZIP code)

RECORDED MAR 9 1979 at 1:47 P.M.

4328 RV-2