

for any upon my behalf and in my name, all such checks, notes, and contracts;

12. To endorse, receive, and deposit and/or collect checks payable to my order drawn on the treasurer or other fiscal officer or depository of the United States, or any sovereign state or authority, or any political subdivision or instrumentality thereof, or to any private person, firm, corporation, or partnership;

13. 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, in 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;

14. 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.

ARTICLE II

Termination, Amendment, Resignation, and Removal

A. 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.

B. Termination and Amendment

This Power of Attorney shall remain in full force and effect until the earlier of the following events: (1) Attorney has resigned as

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