

10. In general to do all other acts, deeds, matters, and things whatsoever in or about my estate, property, and affairs, or to concur with persons jointly interested with myself therein in doing all acts, deeds, matters, and things herein, either particularly or generally described, as fully and effectually to all intents and purposes as I could do in my own proper person if personally present.

11. This Power of Attorney shall not be affected by any physical disability or mental incompetence of ROBERT L. WALDROP which renders the said ROBERT L. WALDROP incapable of managing his own estate. My attorney-in-fact, hereinabove named, in the event of mental disability on my part, shall not be required to file an inventory of deposits, choses in action and personal property nor shall she be required to post a surety bond.

IN WITNESS WHEREOF, I have hereunto set my name and affixed my seal this 5 day of September, 1984.

*Robert L. Waldrop* (SEAL)  
 ROBERT L. WALDROP  
*My Wife*  
*Bernice B.*

Signed and sealed in the presence of the witnesses hereinafter set forth, who, in the presence of the said Robert L. Waldrop and in the presence of each other, did witness the said signing by Robert L. Waldrop and did in his presence and in the