

exchange or otherwise, or with or without warranty, and to fix or agree to all terms and conditions of every transaction, whether involving separate or community property; the above specially enumerated powers being in aid and exemplification of the full, complete and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

And I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, and my heirs, legal and personal representatives and assigns.

This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing her own estate, it being my intent that the authority conferred by this Power of Attorney shall be exercisable notwithstanding my physical disability or mental incompetence.

IN WITNESS WHEREOF, I, Florence K. Pfof, sign and seal this Power of Attorney in the presence of the persons witnessing it at my request, this 13 day of February, 1979.

*Florence K. Pfof* (SEAL)  
Florence K. Pfof

The within Power of Attorney has been signed and sealed by Florence K. Pfof in the presence of us, who in her presence and that of each other and at her request, have subscribed our names as witnesses hereto.

*Edward W. ...* of *Tenn.*  
*...* of *...*  
*...* of *...*

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