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policies, bills of lading, warehouse receipts, documents of title, bills, bonds, debentures, checks, drafts, bills of exchange, letters of credit, notes, stock certificates, proxies, warrants, commercial paper, receipts, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of, banks, savings and loan or other institutions or associations, proofs of loss, evidences of debts, releases and satisfaction of mortgages, liens, judgments, security agreements and other debts and obligations and such other instruments in writing of whatever kind and nature as may be necessary or proper in the exercise of the rights and powers herein granted.

7. I grant to said attorney in fact full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that said attorney in fact, or her substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted.

8. This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to said attorney in fact.

9. 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. However, in the event that the principal should become incompetent to manage his own affairs, he requests that no surety bond be required of his attorney-in-fact.

10. The rights, powers, and authority of said attorney-in-fact herein granted shall commence on the date hereof and shall remain in force until revoked by written notice executed by the undersigned and duly recorded.

IN WITNESS WHEREOF, I, A. Dean Andrews, have hereunto set my hand and seal this 12 day of May, 1980.

A. Dean Andrews (SEAL)

Signed and sealed by A. Dean Andrews in the presence of us, who, in his presence, and in the presence of each other, at his request, have subscribed our names as witnesses.

Carylyn Joyce Smith
Francis J. Cole
Minnie J. Andrews

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