

4. To make, endorse, accept, receive, sign, seal, execute, acknowledge and deliver deeds, assignments, agreements, certificates, hypothecations, share loans, checks, notes, mortgages, bonds, vouchers, receipts and other instruments in writing of whatsoever kind and nature as may be necessary, convenient, or proper in the premises.

5. To deposit and withdraw for the purposes hereof, in either my said attorney's name or my name or jointly in both our names, or jointly with any other person or persons, in or from any banking or savings and loan institution, any funds, negotiable papers, or moneys which may come into my said attorney's hands as such attorney or which I now or hereafter may have on deposit or be entitled to.

6. GIVING AND GRANTING unto my said attorney full power and authority to and perform all and every act, deed, matter and thing whatsoever about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present; the above specifically enumerated powers being in aid and exemplification of the fully complete, and general power herein and not in limitation or definition thereon; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

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7. It is expressly understood that this power of attorney shall continue from year to year and remain in full force and effect during my lifetime, and shall not be revoked except by my death or my subsequent written revocation of the same.

8. This power of attorney shall not be affected by physical disability or mental incompetence of the principal, Frances Holcombe Jones, which renders the principal incapable of managing her own estate. It is the intent of the principal to create a durable power of attorney conferring upon her attorney in fact the power to act on behalf of the principal notwithstanding later disability or mental incompetence of the principal.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 14th day of May, 1981.

In the presence of:

W. Lindsay Smith  
Doris J. Elderman  
Alfred D. Smith

Frances Holcombe Jones (SEAL)  
Frances Holcombe Jones

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