

any funds, and negotiable paper, or monies with which may come into my said Attorney's hands which I now or hereafter may have on deposit or to be entitled to;

5) To institute, prosecute, defend, compromise, arbitrate, and dispose of legal, equitable, or administrative hearings, actions, suits, attachments arrests, distresses or other proceedings or otherwise in ligation in connection with the premises;

6) To act as my Attorney or proxy in respect to my stocks, bonds, or other investments, rights or interests of the like, I may now or hereafter hold;

7) To engage and dismiss agents, counsel, employees and to appoint and remove at pleasure any substitute for, or agent of my said Attorney, in respect to all or any of the matters of things herein mentioned and upon such terms as my Attorney shall think fit;

8) To receive and receipt for any and all sums of money or payments due or to become due to me; to deposit in my name in any bank or banks any and all monies collected or received; to draw checks or drafts upon any and all bank accounts or deposits belonging to me, and to use or enjoy such monies as my Attorney shall think fit for the payment of any and all bills, taxes, insurance or any debts, claims and demands now or hereafter payable to me, and/or invest and reinvest such monies in any real or personal property, tangible or intangible; as to my Attorney may think proper;

GIVING AND GRANTING unto my said Attorney full power and authority to do and perform all and every act, deed, matter and thing whatsoever in and about my estate, property and affairs as full and effectually to do all intents and purposes as I might or could do in my own proper person if personally present, the above specifically enumerated powers herein granted and not in limitations or definitions thereof; and hereby ratifying all that my said Attorney shall lawfully do or cause to be done by virtue of these presents.

I declare that any act or thing lawfully done hereunder by my said Attorney shall be binding upon myself, my heirs, assigns, and personal representatives, so long as such act is done prior to the revocation of this instrument and prior to receipt of notification by my Attorney of my death.

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.

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