

withdraw any or all moneys deposited to my credit at any bank or trust company or any building or loan association, or any other banking institution having moneys belonging to me, and in connection therewith to draw checks in my name; to enter, open, deposit items into and/or remove the contents from any safe deposit box or boxes in my name; to make, do, execute, acknowledge and deliver, for and upon my behalf and in my name, all such checks, notes, contracts, agreements, assignments, endorsements, consents, waivers, proxies, releases, undertakings, receipts, acknowledgments, deeds, leases, mortgages, bills of sale and all other documents or instruments in writing of every kind and nature which in their judgment may be appropriate or desirable in the conduct of my affairs or management of my property.

Further, I so authorize my attorneys-in-fact to perform all acts appropriate or incident to execution of aforesaid powers and authorization and generally to do any and all acts and things on my behalf and in my name in connection with any matter or thing pertaining or belonging to me, with the same validity and effect and as fully as they could be effected or done by me if I were personally present.

The rights, powers and duties to be conferred on my said attorneys-in-fact may be exercised by either of them acting separately on my behalf and by the survivor of them in the event either should become deceased during my lifetime.

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.

DATED this 7 day of January, 1981.

 _____ (SEAL)
 FREDERICK GILMER

Signed, sealed, published and declared by the said Frederick Gilmer as and for his Power of Attorney in the

0287

4328 RV-2