

Internal Revenue Service or State Tax Commission within the limitation of the applicable Revenue Rulings and Procedures.

INCIDENTAL POWERS

In order to make the transfers described above, my Attorney is fully authorized and empowered to execute documents and papers, including deeds of my interests in real property, bills of sale of my personalty, assignments of my intangibles (including my Certificates of Deposit), to make and/or endorse my checks, make savings withdrawals from my savings accounts, enter my said deposit box and remove all or any part of the contents thereof and to perform any other and further acts or things necessary, appropriate or incidental thereto, with the same validity and effect as if I were personally present, competent and personally exercised the powers myself. No person dealing with Attorney shall be responsible to determine or insure the proper application of funds or property.

DURABLE POWERS

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. It is my intent that the authority conferred herein shall be exercisable notwithstanding my physical disability or mental incompetence.

BINDING EFFECT

All acts done by Attorney pursuant to this Power of Attorney during any period of disability or mental incompetence shall have the same effect and inure to the benefit of and bind me and my heirs, devisees, legatees, and personal representatives as if I were mentally competent and not disabled.

The powers herein conferred may be exercised by Attorney alone and the signature or act of Attorney on my behalf