

of the powers herein conferred upon my Attorney and she may perform any act which she is authorized to perform under this Power of Attorney, notwithstanding any such conflict of interest. I do hereby ratify and confirm all things so done by my said Attorney, within the scope of the authority herein given, as fully and to the same extent as if by me personally done and performed.

(24) This Power of Attorney shall not be affected by physical disability or mental incompetence of the principal which renders the principal incapable of managing her own estate. It is my intention that the authority conferred herein shall be exercisable notwithstanding my physical disability or mental incompetence.

(25) I do hereby make, constitute and appoint my daughter, SARAH G. KUHNE, as standby Attorney. If, for any reason, SUSAN G. TURNER is incapable, either temporarily or permanently, of performing as my lawful Attorney, then SARAH G. KUHNE, as standby Attorney, shall so serve as my true and lawful Attorney with all the powers herein granted.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 30th day of November, 1988.

Frances W. Graham (LS)
FRANCES W. GRAHAM

SIGNED, SEALED, PUBLISHED and DECLARED by FRANCES W. GRAHAM as and for the granting of her Power of Attorney in the presence of us, who in the presence of said principal, FRANCES W. GRAHAM, and at her request, and in the presence of each other, have hereunto set our names as attesting witnesses.

WITNESSES:

Laura H. Vines
Elizabeth M. Alwin
Shawn B. Knduit

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