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15. This Power of Attorney shall not be affected by physical disability or mental incompetence of one or both of the principals, which renders one or both the principals incapable of managing his or her own estate. We direct that our attorney be permitted to serve without bond and that she not be required to file any inventory of all deposits, choses in action and personal property.

We do hereby ratify and confirm all things whatsoever our said attorney shall lawfully do or cause to be done by virtue of these presents, including anything which shall be done between the revocation of these presents by the death of one or both of us, or in any other manner, and notice of such revocation reaching our attorney; and we hereby declare that as against us and all persons claiming under us, everything which our attorney shall do, or cause to be done, after such revocation as aforesaid, shall be valid and effective in favor of any person claiming the benefit thereof, who, before the doing thereof shall not have had notice of such revocation.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this 19 day of January, 1983.

Sheryl Wilson Hoskins
Sheryl Wilson Hoskins
Robert Davidson Hoskins
Robert Davidson Hoskins

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