

(o) 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 or her own estate; and all acts done by my said attorney in fact pursuant to this power of attorney during any period of disability of mental incompetence shall have the same effect and insure to the benefit of and shall be binding upon me, my heirs, devisees, legatees, and personal representatives as if I were mentally competent and not disabled.

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This power of attorney shall not be affected by the subsequent disability or incompetence of the principal.

Without in any wise limiting the foregoing, generally to do, execute and perform any other act, deed, matter or thing whatsoever, that ought to be done, executed and performed, or that, in the opinion of my said attorney ought to be done, executed or performed in and about the premises, of every nature and kind whatsoever, as fully effectual as I could do if personally present.

And I do hereby ratify and confirm all whatsoever that my said attorney or his substitute or substitutes, shall do, or cause to be done, in or about the premises, by virtue of this power of attorney.

This instrument may not be changed orally.

In Witness Whereof, I have hereunto set my hand and seal the 51st
day of January 19 83.

WITNESS:

Elizabeth Williams

DAVID ELWOOD BALLEW

[Signature]

[Signature]

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