

in the place of such attorney or attorneys, as he may, from time to time, think fit.

(13) This Power of Attorney shall not be affected by physical disability or mental incompetence of me which may render me incapable of managing my own affairs or estate. It is my intent by this instrument to confer upon my Attorney all of the powers granted hereinabove, notwithstanding any physical disability or mental incompetence which may befall me.

I do hereby ratify and confirm all things whatsoever my said attorney, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents, including anything which may be done between the revocation of these presents by my death, or in any other manner, and notice of such revocation reaching my Attorneys; and I hereby declare that as against me and all persons claiming under me, everything which my 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, I have hereunto set my hand and seal this the 9 day of May, 1983.

Francis J. Lord  
Francis J. Lord

IN THE PRESENCE OF:

Edna R. Vaughn  
Olivia B. Davis  
Randolph W. Hunt

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