

And also, for me and in my name, and as my act and deed, to sign, seal, execute, deliver and acknowledge such deeds, leases, mortgages, hypothecations, bills, bonds, notes, receipts, evidence of debts, and such other instruments in writing of whatsoever kind and nature as may be necessary or proper in the premises;

And also, to make withdrawals from or deposits to any bank account or savings or loan account or other cash account in my name; and to enter and have free access to any safe deposit box in my name for the purpose of adding property thereto or removing property therefrom;

GIVING AND GRANTING unto my said attorney in fact full power and authority to do and perform every act necessary, requisite, or proper to be done in and about the premises as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney in fact shall lawfully do or cause to be done by virtue hereof.

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 or mental incompetence shall have the same effect and inure 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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