

banking institution having moneys belonging to me, and in connection therewith to draw checks in my name; to enter, open, deposit items into and/or remove the contents from any safe deposit box or boxes in my name; to make, do, execute, acknowledge and deliver, for any upon my behalf and in my name, all such checks, notes, contracts, agreements, assignments, endorsements, consents, waivers, proxies, releases, undertakings, receipts, acknowledgments, deeds, leases, mortgages, bills of sale and all other documents or instruments in writing of every kind and nature which in their judgment may be appropriate or desirable in the conduct of my affairs or management of my property.

Further, I so authorize my attorneys-in-fact to perform all acts appropriate or indicent to execution of aforesaid powers and authorization and generally to do any and all acts and things on my behalf and in my name in connection with any matter or thing pertaining or belonging to me, with the same validity and effect and as fully as they could be effected or done by me if I were personally present.

The powers herein conferred may be exercised by my said attorneys alone. Nevertheless, I specifically direct that Donnie V. Crews shall not exercise in any way the authorities granted hereunder so long as Louise Roache Crews is able and willing to serve as attorney-in-fact. Consistent with this direction, actions taking by Louise Roache Crews hereunder shall not require the agreement, consent, co-signature, or acquiescence of Donnie V. Crews.

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.

DATED this 10th day of February, 1984.

Ethel M. Roache (SEAL)