

personally present.

13. To prosecute and/or defend through the courts or otherwise any and all rights, claims, causes in action and/or choses in action I may have or which may hereafter accrue to me or against me; including but not limited to the right to make any decisions regarding the settlement, compromise and/or trial of any such right, claim, cause in action and/or chose in action.

14. To constitute, substitute and appoint in his place and stead, one or more attorneys to exercise for me, as my attorney or attorneys, any and all of the powers and authorities hereby conferred, and to revoke any such appointment from time to time and to substitute or appoint any other or others in the place of such attorney or attorneys, as he may from time to time think fit.

15. 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 own estate. I direct that my attorney be permitted to serve without bond and that he not be required to file any inventory of all deposits, choses in action and personal property.

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 shall be done between the revocation of these presents by my death, or in any other manner, and notice of such revocation

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