

me or my estate as a result of permitting Attorney to exercise this power;

14. To borrow money and to encumber, mortgage, or pledge any and all of my property in connection with the exercise of any power vested in Attorney.

ARTICLE II

Termination, Amendment, Resignation, and Removal

A. Power Not Affected by Principal's Incapacity

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. It is my intent that the authority conferred herein shall be exercisable notwithstanding my physical disability or mental incompetence.

B. Termination and Amendment

This Power of Attorney shall remain in full force and effect until the earlier of the following events: (1) Attorney has resigned as provided herein; (2) I have revoked this Power of Attorney by written instrument recorded in the public records in the county aforesaid, or (3) a committee shall have been appointed for me by a court of competent jurisdiction. This Power of Attorney may be amended by me at any time and from time to time but such amendment shall not be effective as to third parties dealing with Attorney without notice of such amendment unless such amendment shall have been recorded in the public records of the county aforesaid.

C. Resignation

(CONTINUED ON NEXT PAGE)