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If any part of any provision of this Power of Attorney shall be invalid or unenforceable under applicable law, said part shall be ineffective to the extent of such invalidity, without in any way effecting the remaining parts of said provision or the remaining provisions of this Power of Attorney.

C. Compensation

Attorney shall be entitled to reimbursement for all reasonable costs and expenses actually incurred and paid by Attorney on my behalf pursuant to any provision of this Power of Attorney, but Attorney shall not be entitled to compensation for services rendered hereinunder.

D. Restrictions

Notwithstanding any provision herein to the contrary, Attorney shall not satisfy the legal obligations of Attorney out of any property subject to this Power of Attorney, nor may Attorney exercise this power in favor of Attorney, Attorney's estate, Attorney's creditors, or the creditors of Attorney's estate.

E. Reservations

Notwithstanding any provision hereto to the contrary, Attorney shall have no power to authority whatever with respect to (a) any policy of insurance owned by me on the life of Attorney, and (b) any trust created by Attorney as to which I am a trustee.

IN WITNESS WHEREOF, as Principal, I have executed this Power of Attorney as of this 17 day of October, 1984.

ER
JHL
10/17/84

0340

10/17/84