payment of the insurance proceeds, and the right to make a cash surrender of the policy as distinguished from a surrender of the policy for loan, conversion or other purposes as provided therein.

CIVING AND GRANTING unto my said attorney full power and authority to do and perform all and every act, deed, matter, and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specially enumerated powers being in aid and exemplification of the full, complete and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my said attorney shall lawfully do or cause to be done by virtue of these presents. In executing this instrument, I hereby waive my homestead exemption as to this obligation.

AND I hereby declare that any act or thing lawfully done hereunder by my said attorney shall be binding on myself, my heirs, legal and personal representatives and assigns, whether the same shall have been done before or after my death, or other revocation of this instrument, unless and until reliable intelligence or notice thereof shall have been received by my said attorney; and whether or not I, the granter of this instrument, shall have been reported or listed either officially or otherwise, as "missing in action", as that phrase is used in military parlance, it being the intendment hereof that such status designation shall not bar my attorney from fully and completely exercising and continuing to exercise any and all powers and rights herein granted, and that such report of "missing in action" shall neither constitute or be interpreted as constituting notice of my death, nor operate to revoke this instrument.

IT ATTRIESS WHEREOF, I have hereunto set my hand and scal this & day of Island 1962.

WITNESSES:

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ACKNO. LEDGENENT

STATE OF VIRGINIA

COUNTY OF ELIZABETH CITY

SS:

I, Julia L. Lybrook, do hereby certify that I am a duly commissioned, qualified and authorized notary public in and for the County of Elizabeth City, State of Virginia, and that James C. Collins granter in the foregoing Power of Attorney dated 8 February 1952hereto annexed, who personally appeared before me this day within the territorial limits of my authority, and being first duly sworn, executed said instrument after the contents thereof had been read and duly explained to him, and acknowledged that the execution of said instrument by him was his free and voluntary act and deed for the uses and purposes therein set forth.

In witness whereof, I have hereunto set my hand and affixed my Official Seal this 12th day of February 1952.

3114

My commission expires 5 November 1954.

Notary rublic

Recorded April 23rd. 1952 at 10:25 A. M. #9436