

Attorneys, acting jointly, shall deem useful, necessary or proper in order to do any of the foregoing acts or to carry out any of the foregoing powers.

My Attorneys shall have full power of substitution and revocation, and such substitution or revocation may relate to or be limited to any one or more or all of the foregoing acts or powers, or limited as to time or in any other respect as my Attorneys shall deem proper.

In view of the fact that situations may arise under this Power of Attorney in which my Attorneys-in-fact will occupy from a legal standpoint positions in which a conflict of interest is either real or apparent, I hereby declare that the existence of any conflict of interest of whatever nature and however arising shall not in any manner limit any of the powers herein conferred upon my Attorneys and they may perform any act which they are authorized to perform under this Power of Attorney, notwithstanding any such conflict of interest. I do hereby ratify and confirm all things done by my said Attorneys, within the scope of the authority herein given, as fully and to the same extent as if by me personally done and performed.

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.

IN WITNESS WHEREOF, we, RUBY YONCE GOWAN, as Principal, and JAMES B. GOWAN and W. HERSCHEL GOWAN, as Attorneys, have hereunto set our hands and seals this 14th day of April, 1983.

Ruby Yonce Gowan (SEAL)
RUBY YONCE GOWAN

We accept this appointment and in so doing, acknowledge our fiduciary relationship to RUBY YONCE GOWAN, Principal, and that we are thus accountable and responsible to RUBY YONCE GOWAN, Principal, as fiduciaries, acknowledging that we must act jointly and not severally in this regard.

James B. Gowan (SEAL)
JAMES B. GOWAN, Attorney-in-Fact
W. Herschel Gowan (SEAL)
W. HERSCHEL GOWAN, Attorney-in-Fact

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