

same validity and effect as if I were personally present, competent and personally exercised the powers myself; provided, however, if more than one of my Attorneys are then living and have the legal capacity to act, any exercise by my said Attorneys of the powers granted herein shall require a unanimous decision by and the joint signatures of my Attorneys. No person dealing with Attorney shall be responsible to determine or insure the proper application of funds or property.

(b) All acts done by Attorney pursuant to this Power of Attorney during any period of disability or mental incompetence shall have the same effect and inure to the benefit of and bind me and my heirs, devisees, legatees and personal representatives as if I were mentally competent and not disabled.

(c) The powers herein conferred may be exercised by Attorney alone and the signature or act of Attorney on my behalf may be accepted by third persons as fully authorized by me and with the same force and effect as if done under my hand and seal and as if I were present in person, acting on my own behalf and competent; provided, however, if more than one of my Attorneys are then living and have the legal capacity to act, any exercise by my said Attorneys of the powers granted herein shall require a unanimous decision by and the joint signatures of my Attorneys. No person who may act in reliance upon the representations of Attorney for the authority granted to Attorney shall incur any liability to me or to my estate as a result of permitting Attorney to exercise any power.

(d) Any action taken by Attorney pursuant to this power shall be deemed conclusively to be an acceptance of the appointment hereunder as attorney-in-fact.

(e) To the extent allowed by law, I direct that Attorney shall serve without bond and shall not be required to file with any court an inventory of my personal property.

5. Exoneration of Attorney and Trustee

Attorney, Attorney's heirs, successors and assigns, and the Trustee, its directors, employees, attorneys, agents and

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