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in doing all acts, deeds, matters and things herein, either particularly or generally described, as fully and effectively to all intents and purposes as I could do in my own proper person if personally present.

(14) 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.

I do hereby ratify and confirm all things whatsoever my said attorney or such substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents, including anything which shall be done between the revocation of these presents by my death, or in any other manner, and notice of such revocation reach my said attorney; and I hereby declare that as against me and all persons claiming under me, everything which my said attorney shall do or cause to be done, after such revocation as aforesaid, shall be valid and effective in favor of any person claiming the benefit thereof, who, before the doing thereof shall not have had notice of such revocation.

M.A.
4.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 3rd day of April, 1984.

Minnie Gustafson

MINNIE GUSTAFSON

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