

the earlier of the following events: (1) Attorney has resigned; or (2) I have revoked this power of attorney.

This power of attorney may be amended or revoked by me at any time.

POWER NOT AFFECTED BY PRINCIPAL'S INCAPACITY.

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.

It is my intent that the authority conferred herein shall be exercisable notwithstanding my physical disability or mental incompetence.

IN WITNESS WHEREOF, I have executed this power of attorney on this 28 day of March 1984.

Mary Lou Morris (SEAL)
MARY LOU MORRIS

WITNESS:

William C. [unclear]
Frances Dawn [unclear]

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