manner limit any of the powers herein conferred upon my Attorney and he or she or both of them may perform any act which he or she or both of them are authorized to perform under this Power of Attorney, notwithstanding any such conflict of interest. I do hereby ratify and confirm all things so done by my said Attorney, within the scope of the authroity 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 his or her own estate.

All acts done by the attorney-in-fact pursuant to the power during any period of disability or mental incompetence shall have the same effect and inure to the benefit of and bind the principal's heirs, devisees, legatees, and personal representative as if the principal were mentally competent and not disabled. The attorney-in-fact shall have a fiduciary relationship with the principal and shall be accountable and responsible as a fiduciary.

Whenever any word herein is used in the feminine or singular form it shall include the plural, or the masculine or neuter form whenever applicable.

IN WITNESS WHEREOF, I have hereto set my hand and seal this 3rd day of fanuar, 1980.

IN THE PRESENCE OF:

Mary Il Southerles Welen H. Philost (SEAL)

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