

J.P. Morgan Account Entity Power of Attorney**J.P.Morgan****Investment Management Account**

G. To give any instruction with respect to any Investment Management Account; to modify the Asset Allocation Strategy for any Investment Management Account; to deposit funds, securities or other property to any Investment Management Account or to give orders for the withdrawal, sale, exchange, or other disposition (collectively, "Disposition") of any funds, securities or other property from any Investment Management Account, in accordance with any instructions as the Attorney may give; to give orders for the payment or other Disposition of any income or proceeds of any Investment Management Account, or proceeds of any sale or other Disposition of securities and other property in the Account;

Investment Management Account - limited power (transfers to other J.P. Morgan accounts only)

H. To deposit funds, securities or other property to any Investment Management Account or to give orders for the withdrawal, sale, exchange, or other disposition (collectively "Disposition") of any funds, securities or other property from any Investment Management Account, in accordance with any instructions as the Attorney may give, but proceeds of any such Disposition will be credited only to an account of mine at J.P. Morgan over which we have signing authority;

Credit/ Pledge Security

I. To borrow money from J.P. Morgan, and to apply for and secure, from J.P. Morgan any forms of credit; to enter into any agreements with J.P. Morgan which result in direct or contingent liabilities to us, with or without security, to negotiate or discount any instruments, or negotiate otherwise with or through J.P. Morgan; to repay, discharge, settle, adjust, compromise or liquidate any loan, obligation or liability; to pledge, mortgage, hypothecate, assign, transfer, deposit or deliver, with or to J.P. Morgan, as security or as additional or substitute security; or for sale or other disposition, stocks, bonds and other securities, book accounts, choses in action and any other tangible or intangible property, and to make substitutions thereof, and to receive any thereof upon the release or surrender thereof; to sign, execute and deliver any and all stock powers, bond powers, proxies, assignments, trust receipts, pledge and security agreements and other contracts and instruments in writing, with or without seal; to authorize, give, make, procure, accept and receive monies, payments, property, notices, demands, vouchers, receipts, releases, compromises and adjustments; to waive notices, demands, protests and authorize and execute waivers of every kind and nature; to enter into, make, execute, deliver and receive written agreements, undertakings and instruments of every kind and nature.

Account Administration

J. To inquire about and receive information relating to any Account, including but not limited to, balance, withdrawal, payment and deposit information;

K. To give instructions for the withdrawal, internal and external transfer of money to an account in our name, individually or jointly, and for which we are a, or it is our, legal or beneficial owner.

L. To pick up or otherwise receive mail or other information held by J.P. Morgan, subject to the terms of applicable agreements with J.P. Morgan and to applicable law and regulation.

M. To initiate and authorize all cash wire transfer and funds transfer instructions from my accounts or between my accounts.

J.P. Morgan is entitled to rely on this Power of Attorney until J.P. Morgan actually receives our written revocation. A revocation will not affect or impair any liability or obligation of ours arising out of or related to the exercise by an Attorney of any power granted herein before J.P. Morgan's actual receipt of a revocation. Each Attorney is authorized to act on our behalf, in the same manner and with the same force and effect as if we had given any instructions directly, and to do anything necessary or incidental to or to effect such instructions.

In order to induce J.P. Morgan to act in accordance with this Power of Attorney, we agree to hold J.P. Morgan harmless from any loss or liability resulting from acting or purporting to act in accordance with this Power of Attorney until J.P. Morgan's actual receipt of written notice of revocation.

This Power of Attorney shall not be affected by my subsequent disability, incapacity or incompetence or that of any other person signing below.

This Power of Attorney and our obligations and promises under it shall bind our successors and assigns.

This Power of Attorney shall be deemed made under the law of the State of New York for all purposes, including (without limitation), construction, validity, and effect, and shall be governed by such law.

We give each Attorney full authority to do anything he or she considers necessary and proper to be able to act in accordance with this Power of Attorney, all as if we were personally doing it. We hereby ratify and confirm everything that our Attorney has done or shall do by virtue of this Power of Attorney. I do not authorize my Attorney to make major gifts.

I acknowledge my agent may utilize any Web site provided by J.P. Morgan (the "Site") via the Internet 24 hours a day, seven days a week to act in the manner I indicate in the Subdivisions below provided the functionality is available via the Site. Transactions requiring more than one signature to complete may not be available via the Site. Site usage by any Authorized Person is subject to the agreements and disclosures detailed on the Site.

MODIFICATIONS: By executing this Power of Attorney for my account(s) at J.P. Morgan, I am not revoking my prior Powers of Attorney. If I appoint more than one Agent, they shall act in the manner I indicate in the Signature of Attorney(s) section.

J.P. Morgan Use Only
2 of 3

FINANCIAL TRUST COMPANY INC Title
Casey Mary C Banker/Investor

2811138 SPN

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