

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, John T. Staub, of Washington County, Maryland, by these presents do appoint Carol J. Staub my true and lawful attorney, for me and in my name and stead, and for my use to demand, sue for, collect and receive all such sums of money, debts, accounts, bequests, dividends, annuities and demands whatsoever as are now, or shall hereafter become due or belonging to me. She may use and take all lawful means in my name or otherwise for the recovery thereof, by attachments, distress or otherwise, and to compromise and agree for the same, or other sufficient discharges for the same; and to lease, sell, release, convey and mortgage my real or personal property upon such terms and conditions, including acceptance of purchase money mortgages, as she shall think fit. Also, she may buy, sell, mortgage, hypothecate and in every manner deal with goods, choses in action and other property of mine, and may transact every kind of business of whatever nature. For me and in my name, and as my act and deed, she may sign, seal, endorse, deliver and acknowledge such deeds, leases, agreements, mortgages, notes, checks, receipts, evidence of debts, releases and satisfaction of mortgages, judgments and other debts, and such other instruments in writing of whatever kind and nature as may be necessary or proper in the premises. Further, I grant her the authority for any of the purposes aforesaid for me and in my name to draw, accept, endorse, discount, or otherwise deal with checks, promissory notes, or other securities for the payment of money.

I grant my said attorney full power and authority to do every act whatsoever requisite, as fully to all intents and purposes as I might or could do if personally present with full power of revocation, hereby ratifying and confirming all that my said attorney shall lawfully do or cause to be done by virtue of these presents.

This power of attorney shall not be affected by disability of myself, the principal.

WITNESS my hand and seal this 4th day of January, 1990.

WITNESS:

Joanne Snyder

John T. Staub (SEAL)

STATE OF MARYLAND, COUNTY OF WASHINGTON, to-wit:

I HEREBY CERTIFY that on this 4th day of January,

POSTAGE .50
RECORD 12.00
TOTL 12.50
CHCK 14.50
B 8324 CNG 2.00
01993 1-14 P2:56