

POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That I, NEVA F. COLLINS, have constituted, made and appointed, and by these presents do constitute, make and appoint RONALD W. COLLINS, as my true and lawful attorney (the "Attorney"). My Attorney to have the following powers, duties and authority:

1. To ask, demand, sue for, recover and receive all sums of money, debts, goods, merchandise, chattels, effects and things of whatsoever nature or description which are now or hereafter shall be or become owing due, payable, or belonging to me in or by any right whatsoever, and upon receipt thereof, to make, sign, execute and deliver such receipts, releases or other discharges for the same, respectively, as he shall think fit.
2. To deposit any moneys which may come into his hands as my Attorney with any bank or banker, either in my or his own name, and any of such money or any other money to which I am entitled which now is or shall be so deposited to withdraw as he shall think fit, including social security payments, to sign mutual savings bank and federal savings and loan association withdrawal orders; to sign and endorse checks payable to my order and to draw, accept, make, endorse, discount or otherwise deal with any bills of exchange, checks, promissory notes or other commercial or mercantile instruments; to borrow any sum or sums of money on such terms and with such security as he may think fit and for that purpose to execute all notes or other instruments which may be necessary or proper; and to have access to any and all safe deposit boxes registered in my name.

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3. To seal, assign, transfer and dispose of any and all stocks, bonds, including U.S. Savings Bonds, loans, mortgages or other securities registered in my name; and to collect and receipt for all interest and dividends due and payable to me.
4. To invest in my name in any stock, shares, bonds, securities or other property, real or personal, and to vary such investments as he, in his sole discretion, may deem best, including life insurance on my life; and to vote at meetings of shareholders or other meetings of any corporation or company and to execute any proxies or other instruments in connection therewith.
5. To enter into and upon all and singular my real estate, and to let, manage, and improve the same or any part thereof, and to repair or otherwise improve or alter, and to insure any building thereon; to sell, either at public or private sale or exchange any part or parts of my real estate or personal property for such consideration and upon such terms as he shall think fit, and to execute and deliver good and sufficient deeds or other instruments for the conveyance or transfer of the same with such covenants of warranty or otherwise as he shall see fit, and to give good and effectual receipts for all or any part of the purchase price or other consideration; and to mortgage; including purchase money mortgage, and to execute bonds and warrants and all other instruments and documents in connection therewith and relating thereto, and such power shall not be in limitation of any other powers herein set forth.
6. To contract with any person for leasing for such periods, at such rents and subject to such conditions as he shall see fit, all or any of my said real estate; to let any such person into possession thereof, to execute all such leases and contracts as

shall be necessary or proper in that behalf, to give notice to quit to any tenant or occupier thereof, and to receive and recover from all tenants and occupiers thereof or of any part thereof, and to receive and recover from all tenants and occupiers thereof or of any part thereof all rents, arrears of rents, and sums of money which now are or shall hereafter become due and payable in respect thereof, and also on nonpayment thereof or of any part thereof, to take all necessary or proper means and proceedings for determining the tenancy or occupation of such tenants or occupiers, and for ejecting the tenants or occupiers and recovering the possession thereof.

7. To commence, prosecute, discontinue or defend all actions or other legal proceedings touching my estate or any part whatsoever, or touching any matter in which I or my estate may be in any ways concerned, to settle, compromise, or submit to arbitration any debt, demand or other right or matter due me or concerning my estate as he, in his sole discretion, shall deem best and for such purpose to execute and deliver such releases, discharges or other instruments as he may deem necessary and advisable; to cancel or continue my charge accounts and credit cards; and to satisfy mortgages, including the execution of a good and sufficient release, or other discharge of such mortgage.
8. To execute, acknowledge and file federal, state and local income tax and personal property tax returns, and any other tax return as is required by law; to execute, acknowledge and file any claims for refund; to defend against or contest any tax deficiencies assessed by Federal, State, or local authorities; to elect "gift-splitting" on my behalf for purposes of Section 2513 of the Internal Revenue Code Section

of 1986, as amended; to elect to utilize on my behalf any of the elections and/or exemptions provided for in Chapter 13, "Tax on Generation-Skipping Transfers", as provided for in the Internal Revenue Code of 1986, as amended; to reform any of my estate planning documents (except my Will) if a document proves to be defective; to disclaim my receipt of property in the manner provided by the Internal Revenue Code of 1986, as amended and state law; to exercise on my behalf any options or elections pertaining to any retirement plans in which I am a participant; to do any and all acts incident to any insurance policies I own, including changing beneficiaries and ownership thereof; and to have the power to transfer my assets into another entity including a corporation and/or revocable trust.

9. To engage, employ and dismiss any agents, clerks, servants or other persons as he, in his sole discretion, shall deem necessary and advisable.
10. To renounce fiduciary positions; to authorize any admission into a medical facility and to authorize medical and surgical procedures.
11. To sign and have authority with respect to any and all documents, forms and other matters as they relate to any and all areas involving my children.
12. To sign and have authority with respect to any and all documents, forms and other matters as they relate to any and all businesses (sole proprietorship, partnership and/or corporation) I am involved with.
13. To select any property I own, without limitation as to value, for the purpose of making gifts to my children, issue of my children and my lineal descendants; and to execute any and all documents needed to accomplish and complete such gifts.

14. In general, to do all other acts, deeds, matters and things whatsoever in or about my estate, property and affairs and things herein, either particularly or generally described as fully and effectually to all intents and purposes as I could do in my own proper person if personally present, giving to my said Attorney power to make and substitute under his an Attorney or Attorneys for all the purposes herein described hereby ratifying and confirming all that the said Attorney or substitute or substitutes shall do therein by virtue of these presents.
15. In addition to the powers and discretion herein specially given and conferred upon RONALD W. COLLINS, and notwithstanding any usage or custom to the contrary, to have the full power, right and authority to do, perform and to cause to be done and performed all such acts, deeds, matters and things in connection with my property and estate as he, in his sole discretion, shall deem reasonable, necessary and proper, as fully, effectually and absolutely as if he were the absolute owner and possessor thereof.
16. This Power of Attorney shall be terminated by my subsequent mental or physical disability, incapacity or incompetence, and shall supersede any other Power of Attorney that may have been in effect.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 27th day of October, 2000.

Neva F. Collins
NEVA F. COLLINS

WITNESS:

Maria Dymazulis

WITNESS:

Kristen Trebey

COMMONWEALTH OF VIRGINIA
CITY OF VIRGINIA BEACH

Before me, a Notary Public, in and for the said City and Commonwealth, personally appeared NEVA F. COLLINS, to me known to be the person described in the who executed the foregoing Power of Attorney and duly acknowledged that she executed the same as and for her free act and deed.

WITNESS my hand and notarial seal this 27th day of October,
2000.


Notary Public

My Commission expires:

My Commission Expires 07-31-03

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