

**DURABLE GENERAL POWER OF ATTORNEY
OF
FREDERICK LEONARD HENDRICKSON**

I, **FREDERICK LEONARD HENDRICKSON**, make this Durable General Power of Attorney appointing **BARBARA GIBBONS CREED**, acting alone, my true and lawful attorney-in-fact ("my attorney-in-fact"). In the event of the death or incapacity of my named attorney-in-fact, **BARBARA GIBBONS CREED**, or if she is unwilling or unable to serve, I appoint my daughters, **ALBERTHA R. GREENE** and **CAROL-ANN L. FURBERT**, either of whom may act alone, as my successor attorney-in-fact ("my successor attorney-in-fact"), who shall have all the powers and authority hereunder as if my successor attorney-in-fact was originally designated as my attorney-in-fact. In the absence of actual knowledge to the contrary, any person to whom my successor attorney-in-fact presents this power of attorney may rely on an affidavit executed by my successor attorney-in-fact, setting forth that my attorney-in-fact has died, is incapacitated, or is unwilling or unable to serve. My attorney-in-fact is authorized to act for me and in my name and place to transact, handle, and manage all of my property, affairs, and business, of every kind and wherever situated, whether in the United States or in a foreign country, and as effectually as I could do if personally present and acting, including but not limited to the powers listed below; it being my intention by this power of attorney to commit to my attorney-in-fact the entire management, care, and control of my personal and business affairs and that this power of attorney be interpreted in the most comprehensive sense.

This power of attorney is effective upon execution.

This power of attorney shall not be affected by my subsequent disability or incapacity.

This power of attorney shall be governed by the laws of Virginia.

I hereby revoke all powers of attorney I have previously executed.

FIRST: Purpose. My principal purpose in executing this Durable General Power of Attorney is to provide the fullest possible authority for my attorney-in-fact to act on my behalf and in my place and stead in the event that I become temporarily or permanently incapacitated without the necessity of any proceeding to establish a guardianship or conservatorship for me and/or my property. It is also my purpose specifically to permit my attorney-in-fact to carry out estate planning on my behalf. I authorize my attorney-in-fact to take any action on my behalf as fully and effectively as I could do if acting personally. If for any reason a guardianship or conservatorship proceeding is instituted, I request that the Court appoint my attorney-in-fact to be my guardian and/or conservator and to permit him to exercise on my behalf all of the powers set forth herein.

SECOND: Powers of My Attorney-in-Fact. In addition to the powers set forth below, my attorney-in-fact may substitute his judgment for mine and perform any other acts of any nature whatsoever that in the opinion of my attorney-in-fact ought to be done to carry out the purposes of this Durable General Power of Attorney as fully and effectively as I could do if acting personally, provided however, that insofar as my attorney-in-fact is among the class of recipients to whom gifts or other transfers of my property may be made by my attorney-in-fact, such gifts or

transfers may be made only for the health, education, maintenance and support of my attorney-in-fact and not to discharge his obligation of support to any person whom my attorney-in-fact has a duty to support; the authority provided hereunder shall not be construed as a general power of appointment. My attorney-in-fact is expressly included among the persons to whom, or for whose benefit, transfers of property by my attorney-in-fact may be made. No such transfers to or for the benefit of my attorney-in-fact shall be considered as self-dealing or violation of fiduciary duty. The powers that may be exercised by my attorney-in-fact with respect to any right or claim of mine existing now or in the future, and to any property, real and personal, tangible and intangible, which I now own or in which I subsequently acquire an interest, include but are not limited to the following:

A. To Manage My Property.

1. Financial Accounts. To establish new financial accounts in my name and to make use of and terminate accounts of all kinds presently in my name, including, but not limited to, savings accounts, certificates of deposit, credit union accounts, money market accounts and any other similar accounts, make deposits to, write checks upon and/or withdraw funds or account balances now or hereafter outstanding to my credit or to the credit of my attorney-in-fact, on the books of any bank, trust company, savings bank or association, federal savings and loan association or other entity, however organized and wheresoever situated, whether or not the check or other instrument is drawn to the order of my attorney-in-fact;

2. Investments. To vote in person or by proxy, buy, re-invest, cash-in, surrender, hypothecate ("to pledge without delivering possession"), borrow against, to cause to be registered in the name of a nominee selected by my attorney-in-fact and to transfer, redeem, convert, exchange, give, sell, and otherwise dispose of any security, stock, bond, certificate of deposit, treasury bill or note, option, interest in a mutual fund, limited partnership interest or any other type of investment of whatever kind and nature without limitation, and to endorse any stock certificate and/or execute any other instrument or other writing, including stock powers, relating to any such disposition; and to close any account relating thereto and transfer the balance to any other account;

3. Expenditure of Funds for My Benefit. To do all acts appropriate for maintaining my standard of living; to continue or alter whatever provision has been made by me with respect to food, shelter, clothing, transportation, and other living expenses;

5. Signing of My Name. To sign, endorse, assign, collect on, compromise, hypothecate, release and reconvey any promissory note, check, draft or other instrument or commercial paper of any nature whatsoever, negotiable or nonnegotiable, for deposit, discount, collection or otherwise;

6. Real Property. To take any action without limitation with respect to any interest in real property owned by me now, including, but not limited to, the real property listed on the attached Exhibit A, and/or at any time in the future including but not limited to the following powers:

To manage, subdivide, partition, sell, encumber, lease, abandon, give away and/or otherwise transfer any interest of mine, in whole or in part, specifically including but not limited to joint tenancies, Co-tenancies, life estates, remainder interests, in any land, buildings, or other improvements or appurtenances to land, and any other real property (including mineral rights), to execute, make, sign, seal, verify, acknowledge, deliver, and cause to be recorded any and all contracts, deeds, deeds of trust or release, certificates of satisfaction, promissory notes, settlement documents, leases and for any other writings necessary to effectuate any transaction relating to real property, and to perform any contract binding either me or my attorney-in-fact, with such terms, covenants, warranties and assurances as my attorney-in-fact may deem necessary or expedient and cause to be recorded any and all deeds or other writings that may be necessary with respect to transactions involving such property;

My attorney-in-fact shall have these powers with respect to any real property I now own as well as to any other real property interest I may acquire after the date of execution of this instrument, including any interest in real property acquired by me by purchase, devise, inheritance, gift or operation of law and specifically including the property used as my personal residence at any time and from time to time.

It is my intention to include within the meaning of the real property affected by this provision all fixtures attached to any of the above described real property, all personal property used in connection therewith, and all policies of insurance on such real property;

7. Property Management. To lease, sublease, and release; to eject, remove and relieve tenants or other persons from, and recover possession of by all lawful means; to collect, sue for, receive and receipt for rents, profits, and income and to conserve, invest or utilize any and all of such rents, profits and receipts for the purposes described in this paragraph; to do any act of management and conservation; to maintain, protect, repair, preserve, insure, build upon, demolish, alter or improve all or any part thereof; and to subdivide, develop, and to dedicate easements over in regard to any real property, including, but not limited to, the property listed in the preceding paragraph, as well as any other real property in which I may own or hereafter acquire or receive an interest;

8. Hold Property. To hold any of my property in the name of any Trustee, custodian or nominee, including the name of my attorney-in-fact without disclosing this relationship, but my attorney-in-fact will be responsible for the acts of any such Trustee, custodian or nominee;


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9. Joint Property. To partition and/or allot community or jointly owned property to create separate property for me;

10. Charge Accounts. To continue, to close or to use in order to make purchases for my benefit whatever credit card or other charge accounts I have maintained; to authorize another person to use such accounts for purchases for my benefit; to pay items charged on such accounts by any person authorized to make such charges;

11. Motor Vehicles. To manage, obtain insurance for, sell, give, convey or otherwise dispose of any motor vehicle, to apply for a Certificate of Title upon, and to endorse and transfer title to any automobile, truck, van, pick-up, motorcycle, boat, airplane or other vehicle, and to represent in such transfer and/or assignment that the title to said vehicle is free and clear of all liens and encumbrances except those specifically set forth in any such instrument or other document relating thereto;

12. Safe Deposit Boxes. To establish and terminate contracts for safe deposit boxes in my name, and to have access to any safe deposit box registered in my name alone, jointly with another, or to which I otherwise have access and to add to or remove the contents;

13. Borrow/Lend Money on Property. To borrow and lend money on property on such terms, including, but not limited to, interest rates, security, and loan duration, as my attorney-in-fact deems advisable and for such purposes to execute and deliver or receive any documents that may be necessary or proper;

14. Control of Assets. To instruct any person, firm, corporation, association or other entity having custody or control of any assets of mine, or any assets in which I may have an interest, in an agency, fiduciary, or other capacity, and I authorize that person or entity to rely upon such instructions;

B. To Represent My Interests.

1. Legal Matters. To initiate, prosecute, defend and/or generally represent my interests and/or those of my attorney-in-fact in the performance of his duties in or with respect to legal matters, controversies, cases and questions of any kind in any forum whatsoever without limitation, and to retain at my expense the services of counsel with respect thereto and/or to pay, contest, or settle any claim by or against me or my attorney-in-fact in the performance of his duties; nothing in this paragraph shall be construed as authorizing my attorney-in-fact to engage in the practice of law in violation of any statute relating thereto;

2. Benefits. To prepare, execute, file and prosecute any claim I may have for any benefit or assistance, financial or otherwise, to which I am or claim to be entitled with respect to my employment by any individual, firm, partnership, corporation or government which is or was my employer, including but not limited to retirement, insurance, social security, military or civil service benefits of any kind whatsoever; to demand, arbitrate, settle, sue for, collect, receive, deposit, expend for my benefit, reinvest or make such other disposition of as my attorney-in-fact deems appropriate,

F. L. H.

all cash, rights to the payment of cash, property (real, personal, intangible and/or mixed), rights and/or benefits to which I am now or may in the future become entitled, regardless of the identity of the individual or public or private entity involved including, but not limited to, Social Security benefits, Civil Service Retirement Benefits, Veterans Administration Benefits, and/or benefits payable as Supplemental Security Income (SSI), Medicaid, Medicare, and Social Security Disability Insurance (SSDI) (for the purposes of receiving Civil Service Retirement, Social Security or Veterans Administration benefits, my attorney-in-fact is herewith appointed my "Representative Payee"); to utilize all lawful means and methods to recover such assets and/or rights, to qualify me for such benefits and claim such benefits on my behalf, and to compromise claims and grant discharges in regard to the matters described herein. The authority herein granted shall include, but not be limited to, converting my assets into assets that do not disqualify me from receiving such benefits or divesting me of such assets. In any divestment actions or asset conversions, I direct that my attorney-in-fact, to the extent reasonably possible avoid disrupting the dispositive provisions of any estate plan of mine known to my attorney-in-fact, whether or not such estate plan is embodied in a will, trust, non-probate property, or otherwise. If it is necessary to disrupt such plan, then my attorney-in-fact is directed to use his best efforts to restore such plan as and when the opportunity to do so is available to my attorney-in-fact. If a transfer of cash by my attorney-in-fact is made to a pecuniary legatee under the provisions of my will or any trust executed by me, my attorney-in-fact shall ensure that such transfer is deemed a satisfaction of such legacy;

3. Insurance Policies. To apply for and own any policies of insurance on any of my property, and against any liabilities or damages, as my attorney-in-fact deems advisable, to pay any premiums or other charges required to maintain such policies, and to exercise any incident of ownership over such policies, including, but not limited to, any right to change or cancel the policy or make any elections with respect to the policies; the authority to change the beneficiary of such policies, to assign such policies, to borrow against such policies; to receive all payments, dividends, cash values, proceeds of matured endowments or other benefits under such policies, to exercise privileges and options under such policies, and to agree to any release, modification or amendment of such policies; except that my attorney-in-fact shall be prohibited from dealing with insurance policies on his or her own life;

4. Business Matters. To participate in the operation of any business or other enterprise, including voting stock, and to incorporate, dissolve, or otherwise change the form of such business;

5. Medical Insurance. To maintain, renew, and purchase such medical and long-term care insurance as my attorney-in-fact shall deem necessary, file insurance claims, and collect the proceeds;

6. Physical Activities. To provide opportunities for me to engage in physical therapy, recreational and sports activities, including travel, as my health permits; to provide for such companionship for me as will meet my needs and preferences at a time when I am disabled or otherwise unable to arrange for such companionship myself;

7. Funeral Arrangements. To make advance arrangements for my funeral and burial or cremation, including the purchase of a burial plot and marker and or disposition of my remains, and such other related arrangements as my attorney-in-fact shall deem appropriate;

8. Medical Care. To arrange for my hospitalization, convalescent care, hospice, nursing home or home care and employ and discharge such medical personnel as my attorney-in-fact shall deem necessary for my physical, mental and emotional well-being;

9. Employment of Professional Personnel. To engage, employ, compensate and dismiss agents, clerks, servants, attorneys at law, accountants, investment advisors, custodians, doctors, dentists or other persons as my attorney-in-fact may deem advisable, to pay such persons reasonable compensation, and to determine whether to act on the advice of such persons without liability for acting or failing to act; this authority shall include employment of firms and companies in which my attorney-in-fact owns an equity interest or in which my attorney-in-fact otherwise has a pecuniary interest;

10. Establish Residence. To establish a new residency or domicile for me, from time to time and at any time, within or without the state, and within or without the United States, for such purposes as my attorney-in-fact shall deem appropriate, including but not limited to, any purpose for which this instrument was created;

11. Support of Other Persons. To support and/or continue to support any person(s), including my attorney-in-fact, whom I have undertaken to support or to whom I may owe an obligation of support, in the same manner and in accordance with the same standard of living as I may have provided in the past (adjusted if necessary by circumstances and inflation), including, but not limited to, the payment of real property taxes, payments on loans secured by my residence, maintenance of my residence, food, clothing and shelter, medical, dental and psychiatric care, and education (including education in vocational and trade schools, training in music, stage, arts and sports, special training provided at institutions for the mentally or physically handicapped, undergraduate and graduate study in any field at public or private universities, colleges or other institutions of higher learning) and in providing for such education to pay for tuition, books and incidental charges made by the educational institutions, travel costs to and from such institutions, room and board, and a reasonable amount of spending money. This provision shall not be interpreted in a manner that would have the effect of creating a duty to provide support to any person nor as the basis for a claim for support by any person. Before making any such payments, my attorney-in-fact shall first consider whether the available assets are adequate to provide for my needs.

12. Substitute Attorney. To appoint any individual or corporation as substitute attorney-in-fact under this power of attorney with all of the powers and authority granted my attorney-in-fact.

C. To Conduct Financial, Tax and Estate Planning.

1. Make Gifts/Transfers. To make gifts, grants and/or other transfers without consideration of my property, including, but not limited to, cash, securities, life

insurance policies and real property to any child and/or grandchild of mine in an amount limited to that which may be excluded from gift tax by my Federal Gift Tax annual exclusion; such gifts may be made outright, in trust or to any legal guardian or custodian under any applicable Uniform Transfers (or Gifts) to Minors Act (21), as my attorney-in-fact deems appropriate, even if he is the Trustee, guardian or custodian; no action taken by my attorney-in-fact pursuant to this paragraph shall be considered self-dealing or a violation of fiduciary duty, whether or not consistent with my prior patterns of giving, to any person, including my attorney-in-fact, or as payment on a pledge to any charity or as an anticipation of any charitable bequest to any charitable organizations named in my Will, and any of my descendants and their spouses; provided, however, that such gifts need not be made in equal amounts to all my relatives in the same degree of kinship to me; and provided further, that the aggregate amount of gifts made in any one calendar year to my attorney-in-fact or to satisfy a legal obligation of my attorney-in-fact shall not exceed the greater of five percent (5%) of my assets at the time of the gift or \$5,000;

2. Make Loans. To make any low-interest or interest-free loans to any person to whom gifts may be made under the preceding paragraph, with such duration and security, or entirely without security, as my attorney-in-fact deems advisable;

3. Establish Trusts. To establish and fund with all or any part of my property, real and personal, tangible and intangible, a living trust, revocable or irrevocable, and/or to take any action with respect to any existing trust created by me or on my behalf, including the right to transfer additional assets to any trust, to exercise on my behalf the power to amend any trust, to renounce and/or disclaim any benefit or interest in any trust and to make any decision whatsoever without limitation with respect to any trust, including requesting the Trustee to distribute all or part of the assets of the trust as set forth in the trust instrument, and to provide, in the instrument establishing and governing said trust, for the disposition of trust assets upon my death so as to permit any property transferred to said trust to pass to my descendants or other beneficiaries upon my death without the necessity of a probate proceeding; no action taken by my attorney-in-fact pursuant to this paragraph shall be considered self-dealing or a violation of his fiduciary duty;

4. Receive Income From Trusts. To withdraw and/or receive the income or principal of any trust over which I may have a right of receipt or withdrawal; to request and receive the income or principal of any trust with respect to which the Trustee thereof has the discretionary power to make distribution to me or on my behalf, and to execute and deliver to such Trustee a receipt and release or similar document for the income or principal so received; to exercise (in whole or in part), release or let lapse any power of appointment held by me, whether general or special, or any power of amendment or revocation under any trust (including any trust with respect to which I may exercise any such power only with the consent of another person, even if my attorney-in-fact is such other person), whether or not such power of appointment was created by me, subject however, to any restrictions upon such exercise imposed upon my attorney-in-fact and set forth in earlier provisions of this instrument;

5. Life Insurance. To apply for and own, cash in, surrender, borrow against, purchase, maintain, collect, cancel and/or change the ownership of any insurance policy insuring my life and/or to designate and change the beneficiary of any such insurance policy and/or to exercise any incident of ownership over such policies; my attorney-in-fact is expressly authorized to assign ownership of any such policies to himself and/or to designate himself as beneficiary thereof; no such action shall be considered self-dealing or violation of fiduciary duty;

6. Annuities. To cash in, surrender, borrow against, purchase, maintain, collect, cancel or change the ownership of any annuity in which I have or acquire an interest and/or to designate and change the recipient and/or other beneficiary of any such annuity; to purchase an annuity providing income for me (and/or any member of my family); said annuity may provide for a remainder or for no remainder;

7. Employee Benefit Plans, IRAs, etc. To create and contribute to any employee benefit plan, to select or change any payment option under any Individual Retirement Account ("IRA"), Keogh, or other pension, retirement or other employee benefit plan, to make voluntary contributions to such plan, to "roll-over" plan benefits into other retirement plans, to apply for, pursue claims for and receive payments of benefits, to make and/or change beneficiary designations, and to waive rights given to non-employee spouses under state or federal law, to exercise any ownership rights I may now have or may have in the future, to sign, seal, verify, acknowledge and deliver any related documents;

8. Receive/Disclaim Bequests. To receive or disclaim in whole or in part any bequest or devise or any interest in trust provided for my benefit under the will of any person or under any trust established for my benefit, or any property, real or personal, to which I would become entitled by right of survivorship, or any life insurance proceeds to which I may become entitled, or any other transfer of property to me by testate or intestate succession or by inter vivos transfer, and to execute and deliver a valid disclaimer under the Internal Revenue Code and the applicable federal and state laws governing the probate of estates;

9. File Tax Returns. To sign, make, execute and file in my name and on my behalf with the Internal Revenue Service of the United States Treasury Department, and any state or local tax authority, any and all income, payroll, gift and estate tax returns, including but not limited to Internal Revenue Service forms 1040, 709 and 706, and required reports for any tax year, past, present or future, including but not limited to the years 1989 through 2050, to file requests for extension, all claims for abatement, refund or other papers relating to such returns, to make any elections with respect to such tax returns, to act on my behalf in all tax matters before all officers of any state or of the Internal Revenue Service, and to sign Internal Revenue Service Form 2848, Power of Attorney and Declaration of Representative, or its replacement, appointing a representative to act on my behalf in such matters, forms, including but not limited to any power of attorney form required by any state and/or local taxing authority, and reports that may be required by law, and to represent me before any tax authority, including the Internal Revenue Service, on any matter relating to any tax, including federal, state and local income, gift, FICA, and payroll taxes for any tax year, past, present or future.



10. ~~Consent to Gifts/Transfers. To consent on my behalf to any gift or other transfer by any means by my spouse of property, real or personal, and/or to ratify any such gift or transfer previously made, without regard to the recipient, time, place or circumstances of such transfer, specifically including any property in which I or my estate may or would otherwise have an interest under any statutes relating to the augmented estate of a decedent spouse, dower, curtesy or a spousal elective share;~~

D. To Consult With My Advisors. In furtherance of the purposes of this Durable General Power of Attorney, my attorney-in-fact is authorized to consult with my attorneys, physicians, accountants, financial advisors, and/or other professionals with respect to any issue regarding the management of my affairs, including my physical or mental capacity to manage my affairs. I request my advisors to cooperate with my attorney-in-fact, and to the extent necessary to effectuate this purpose, I hereby waive any and all privileges such as the attorney-client privilege, the patient-physician privilege and/or other similar protections of a confidential relationship.

THIRD: Third Parties Held Harmless.

A. Liability. No person shall be liable for relying upon this Durable General Power of Attorney.

B. Inducement to Rely. As an inducement to third parties to rely upon this Durable General Power of Attorney, I agree that any third party relying upon it without actual notice of its revocation or of my death, without regard to the length of time which may pass from the date of execution of this Durable General Power of Attorney until reliance on it by a third party is sought by my attorney-in-fact, shall be held harmless by me, my estate, heirs, successors and assigns, for any liability or loss suffered as a result of such reliance.

C. Refusal to Rely. I further authorize my attorney-in-fact to institute any action in law or equity against any individual who, or organization which, in the absence of the notice referred to in Paragraph B above, refuses to rely on this Durable General Power of Attorney and by reason of such refusal causes injury to me or to my estate, specifically including injury resulting from the imposition of estate taxes which would have been avoided if the actions of my attorney-in-fact had not been unreasonably impeded.

D. Ratify Actions. I hereby ratify and confirm all actions which may be taken by my attorney-in-fact.

E. Action by Successor Attorney-in-Fact. Any third party dealing with any person named as successor attorney-in-fact may rely upon as conclusively correct an affidavit of such successor attorney-in-fact that such person(s) named as prior attorney-in-fact is (are) no longer serving.

F. Copies of Power of Attorney. A notarized copy of this Durable General Power of Attorney, certified as a true and exact copy by a notary public who personally witnessed the copying thereof from the original, shall, for all purposes, be deemed an original; my attorney-in-fact shall

maintain a list, to be kept in the same location as the original, of each individual and/or institution holding such a certified true and exact copy; the original of this document shall at all times be available for inspection by any person receiving or relying on a certified true and exact copy.

Whenever the singular number is used in this Power of Attorney and when required by context, the same shall include the plural, and the masculine gender shall include the feminine and neuter genders, and vice versa.

My attorney-in-fact shall incur no liability to me, my estate, my heirs, successors, or assigns for acting or refraining from acting hereunder, except for willful misconduct or gross negligence. My attorney-in-fact shall have no responsibility to make my assets income producing, to increase the value of my estate, to diversify my investments, or for entering transactions authorized by this power of attorney so long as my attorney-in-fact believes such actions are in my best interest or in the best interest of my estate and those interested in my estate.

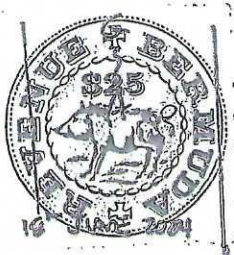
Any person, firm, bank, or corporation to whom an executed copy or a photocopy or other similar copy of the executed original is delivered shall be fully protected in relying thereon, unless and until actual notice of its revocation or actual notice of the death of the undersigned is received. An affidavit executed by my attorney-in-fact setting forth that my attorney-in-fact has not, or had not at the time of doing any act pursuant to this power of attorney, received actual knowledge or actual notice of my death or the revocation of this instrument, or notice of any facts indicating the same, shall, in the absence of fraud, be conclusive proof of the nonrevocation of this power of attorney at such time.

No person or entity (other than a court having proper jurisdiction) shall require my attorney-in-fact to disclose any information relating to the actions taken by my attorney-in-fact hereunder or allow any inspection of the records maintained by my attorney-in-fact hereunder. Nonetheless, my attorney-in-fact may consent to the disclosure of information or the inspection of records if my attorney-in-fact is required to do so by court order or my attorney-in-fact deems it to be in my best interest or my attorney-in-fact's best interest to do so.

WITNESS my signature and seal May 27, 2004.



FREDERICK LEONARD HENDRICKSON



COMMONWEALTH OF VIRGINIA
CITY OF VIRGINIA BEACH, to-wit:

The foregoing Durable General Power of Attorney was subscribed, sworn to and acknowledged before me on May 27, 2004, by **FREDERICK LEONARD HENDRICKSON**, the Principal, as his free act and voluntary deed.



Notary Public

My commission expires:

12-31-05

Exhibit A

Residential Real Property:

1020 Autumn Harvest Drive
Virginia Beach, VA 23464

Other Property(s):

2638 Wyoming Avenue
Norfolk, Virginia 23513

908 Pecan Point Road
Norfolk, Virginia 23502

775 Whitehurst Landing Road
Virginia Beach, VA 23452

Dated the 27th day of May 2004.

FREDERICK LEONARD HENDRICKSON

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BARBARA GIBBONS CREED

POWER OF ATTORNEY

GRANT & ASSOCIATES
Barristers & Attorneys
HAMILTON, BERMUDA