

POWER OF ATTORNEY

John Smith (hereinafter "Principal"), of Erie, Pennsylvania, appoints Mary Markley of San Diego, California, as his attorney to act in his place and instead and with the same authority as Principal would have with regard to the following:

(1) To conduct any and all business regarding my deposits, accounts, loans, safe deposit box, or other banking business in regard to the First National Bank, of Erie, Pennsylvania. This power shall specifically include, but is not limited to the right to deposit, withdraw, sign checks or drafts, make stop payment orders, and to conduct any banking transactions necessary or possible in regard to my banking relationship with the First National Bank.

(2) To execute a deed or other instrument of conveyance conveying my interest in the following real property:

Lot 29, Blackacre, Pennsylvania

(3) To examine and to order copies of any and all of my educational records, including both financial and student loan and health related records, at the following college, school or other educational institution:

Pennsylvania State University of Pennsylvania, State College, Pennsylvania.

(4) To represent me before the Internal Revenue Service in regard to the following taxable years and returns:

Forms: Form 1040 Years: 1990-1999

This power of attorney shall be in effect from January 1, 1999 to December 31, 1999.

Dated: _____

Signature: _____

John Smith, as Principal
State of Pennsylvania
County of Erie

John Smith personally appeared before me and acknowledged the execution of this power of attorney for the purposes set forth therein.

Dated: _____

Notary Public