

transact all and every kind of business of every nature, kind and description whatsoever, with the full power to sell any such property at public or private sale and to convey any and all of such property and any reinvestments thereof from time to time for such price and upon such terms as to my said attorney shall deem proper.

5. To insure and cause insurance to be made of any such goods, wares, merchandise, property, species or other commodities or any part thereof at such premiums and for such risk as to my said attorney shall deem proper.

6. To sign, seal, execute, deliver and acknowledge such deeds, leases, assignments, covenants, indentures, agreements, mortgages, hypothecations, proxies, bills, bonds, notes, receipts, evidence of debt, releases, bills of sale and other instruments of every nature, kind and description whatsoever, as may be necessary or proper in the premises.

7. To make improvements upon any lands belonging to me, to borrow money for such periods of time and upon such terms and conditions as to my said attorney shall deem proper, and to secure such loans by mortgage or pledge of any property belonging to me; and to invest and reinvest any monies or properties presently owned or hereafter acquired by me.

8. To make, execute, and deliver such contracts, agreements, forms, applications or other instruments or documents as may be necessary or proper to establish, reduce or agree upon the tax liability or valuation or assessment for tax purposes with respect to any property, real, personal or mixed, owned by the undersigned.

9. To establish banking and savings accounts and to invest in certificates of deposit; to make deposits and withdrawals therefrom; to have access to safety deposit boxes; and to engage in any and all banking functions necessary to appropriate to the exercise of the powers granted by these presents.

10. To do and perform any and all other acts or things whatsoever requisite or necessary to be done in or about the premises as fully and to all intents and purposes as I might or could do if personally present, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney or her substitute or substitutes shall lawfully do or cause to be done by virtue of these presents.

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