

15. To institute, prosecute, defend, abandon, compromise, arbitrate, and dispose of legal, equitable, or administrative hearings, actions, suits, attachments, arrests, distresses, or other proceedings, or otherwise engage in litigation involving me, my property, or any interest of mine;

16. To insure both my property against damage or loss and my Attorney against liability with respect to third persons;

17. To constitute, substitute, and appoint in the place and stead of my Attorney one or more attorneys to exercise for me, as my Attorney or Attorneys, any and all of the powers and authorities hereby conferred, and to revoke any such appointment from time to time and to substitute or appoint any other or others in the place of such Attorney or Attorneys, as my said Attorney may from time to time think fit.

18. In general, to do all other acts, deeds, matters, and things whatsoever, in or about my estate, property, and affairs, or to concur with persons jointly interested with myself therein, in doing all acts, deeds, matters, and things herein, either particularly or generally described, as fully and effectively, to all intents or purposes, as I could do in my own proper person if personally present.

General

In connection with the exercise of the powers herein described, Attorney is fully authorized and empowered to perform any other acts or things which he considers necessary, appropriate, or incidental thereto, with the same validity and effect as if I were personally present, competent, and personally exercised the power myself. All acts lawfully done by Attorney hereunder during any period of my disability or mental incompetence shall have the same effect and inure to the benefit of and bind me and my heirs, devisees, legatees, and personal representatives as if I were mentally competent and not disabled.

The powers herein conferred may be exercised by Attorney alone, and the signature or act of Attorney on my behalf may be accepted by third persons as fully authorized by me and with the same force and effect as if done under my hand and seal and as if I were present in person, acting on my own behalf and competent. Any person who may act in reliance upon the representations of Attorney for the scope of authority granted to Attorney shall not incur any liability to me or my estate as a result of permitting Attorney to exercise any power, and no person dealing with Attorney shall be responsible to determine or insure the proper application of funds or property.