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and from time to time, or at any time, to withdraw any or all moneys deposited to my credit at any bank or trust company or any building and loan association or any other banking institution having moneys belonging to me, and, in connection therewith, to draw checks in my name; to make, do, execute, acknowledge and deliver, for and upon my behalf and in my name, all such checks, notes, contracts, agreements, assignments, endorsements, consents, waivers, proxies, releases, undertakings, receipts, acknowledgments, deeds, leases, mortgages, bills of sale, and all other documents or instruments in writing of every kind and nature which, in his judgment, may be appropriate or desirable in the conduct of my affairs or the management of my property.

FURTHER, I do authorize my said Attorney-in-Fact to perform all acts appropriate or incident to the execution of the aforesaid powers and authorizations, and generally to do any and all acts and things on my behalf and in my name in connection with any matter or thing pertaining or belonging to me, with the same validity and effect and as fully as they could be effected or done by me if I were personally present.

The powers herein conferred may be exercised by my said Attorney alone, and his signature or act in 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 and acting in my own behalf.

And I do hereby ratify and confirm each and every act and thing which my said Attorney-in-Fact shall and may do by virtue hereof.

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