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such price and upon such terms and conditions as my Attorney may deem desirable, and to foreclose mortgages and to take title to property in my name if he thinks proper, to execute, acknowledge and deliver deeds of real property, with or without covenants and warranties, mortgages, releases, satisfactions and other instruments relating to realty which he considers necessary;

9. To place and effect insurance;

10. To do business with banks, building and loan associations, depositories, and any other institution, and particularly to endorse all checks and drafts made payable to my order and collect the proceeds;

11. To sign in my name checks on all accounts standing in my name, and to withdraw funds from said accounts, to open accounts in my name or in his name as my Attorney-in-Fact.

12. To make such payments and expenditures as may be necessary in connection with any of the foregoing matters or with the administration of my affairs;

13. To retain counsel and attorneys on my behalf, to appear for me in all actions and proceedings to which I may be party, to commence actions and proceedings in my name if necessary, to sign and verify in my name all complaints, petitions, answers and other pleadings of every description;

14. To represent me in all income tax matters before all officers of the Income Tax Bureau, to make and verify all income tax returns, claims for refunds, requests for extension of time, and consents in my name, to execute petitions to the Board of Tax Appeals and to cause me to be represented in such proceedings;

15. To pay such household, medical and hospital expenses as my Attorney may deem proper and reasonable.

16. 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 and purposes as I could do in my own person if personally present. 2- RBT

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