

3. To make, do and transact all and every kind of business of whatsoever nature or kind, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, claims, demands, debts, taxes, obligations or any rebate, refund, or discount thereon, which may now or hereafter be due, or payable by me or to me;

4. To make, endorse, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, assignments, agreements, certificates, hypothecations, checks, notes, bonds, vouchers, receipts, releases, and such other instruments in writing of whatever kind and nature as may be necessary, convenient or proper in the premises;

5. To make deposits or investments in, or withdrawals from, any account, holding or interest which I may now or hereafter have, or be entitled to, in any banking, trust or investment institution, including postal savings depository offices, credit unions, savings and loan associations, and similar institutions; to exercise any right, option, or privilege pertaining thereto, and to open or establish accounts, holdings, or interests of whatever kind or nature, with any such institution, in my name or in my said attorney's name or in both names jointly, either with or without right of survivorship;

6. To contract loans and to borrow any sums of money in my name and upon such terms as my said attorney shall see fit, and to pledge or give as security therefor any or all of my said property;

7. To institute, prosecute, defend, compromise, arbitrate, and dispose of legal, equitable, or administrative hearings,

1222

4328-172