

(4) To borrow money in such amounts, for such periods and upon such terms as my Attorney shall deem proper and to secure any loan by the mortgage or pledge of any property of mine.

(5) With respect to any account in my name or in any other name for my benefit with any broker, bank, savings and loan association, or trust company, to make deposits therein and withdrawals therefrom whether by check or otherwise, and to open, to continue and to close such accounts or any similar account.

(6) To receive payment of any indebtedness due me or any money coming to me, and to receive payment of dividends, interest and principal and to give receipts, releases and acquittances therefor.

(7) To open and have free access to any lockbox to which I have access, and to all the contents thereof.

(8) To buy, sell, exchange, mortgage, encumber, lease, or by any other means whatsoever to acquire or dispose of real property; to execute and deliver any deed with or without covenants or warranties; to partition real property, to manage real property, and to repair, alter, renovate, improve, remodel, erect, or tear down any building or other structure or part thereof.

And generally to transact all my business affairs and interests, as fully and completely as I myself might do if personally present; and to do any and all acts and things which my Attorney shall deem useful, necessary or proper in order to do any of the foregoing acts or to carry out any of the foregoing powers.

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