

hypothecations, checks, notes, vouchers, receipts, and such other instruments in writing of whatever kind and nature as may be necessary, convenient, or proper in the premises;

(5) To deposit and withdraw for the purposes hereof, in either my said attorney's name or jointly in both our names, in or which may come into my said attorney's hands as such attorney or which I now or hereafter may have on deposit or be entitled to;

(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, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation in connection with the premises;

(8) To act as my attorney or proxy in respect to any stocks, shares, bonds, or other investments, rights or interests, I now or may hereafter hold;

(9) To occupy, expend or use all or any part of my said estate as now or hereafter constituted for the education, care, support, maintenance and benefit of our children;

(10) To engage and dismiss agents, counsel, and employees, and to appoint and remove at pleasure any substitute for, or agent of my said attorney, in respect to all or any of the matters or things herein mentioned and upon such terms as my attorney shall think fit;

(11) To receive, endorse and collect checks payable to the order of the undersigned;

(12) To prepare, execute, and file income and other tax returns and other governmental reports, applications, requests and documents;

GIVING AND GRANTING unto my said attorney full power and authority to do and perform all and every act, deed, matter and thing whatsoever in and about my estate, property, and affairs as

*[Handwritten signature]*

*Michael Chapman*

*Christy A. Day*

*J.M.B.*