KNOW ALL MEN BY THESE PRESENTS: That I, MARGARET A. CROSSWELL, of Greenville, South Carolina, have made, constituted and appointed, and by these presents do make, constitute and appoint HARRY A. CROSSWELL, of 1653 Howard Avenue, Pottsville, Pennsylvania, My True and Lawful Attorney for me and in my name, place and stead, to act in and manage all my estate, present and future, and to conduct all my affairs, and for that purpose, and for my use and benefit, and the use and benefit of my family, and as my act and deed, to do and execute, or to concur with persons interested with myself therein in the doing or executing of all or any of the following acts, deeds and things, that is to say:

- (1) To buy, receive, lease, accept or otherwise acquire, to sell at public or private sale, convey, mortgage, hypothecate, pledge, quitclaim, assign, transfer or otherwise encumber or dispose of, or to contract or agree for the requisition, disposal or encumbrance of, any property or part or parcel thereof whatsoever and wheresoever situated, be it real, personal, or mixed, or any custody, possession, interest, privilege or right therein or pertaining thereto, upon such terms as my said attorney shall think proper;
- (2) To take, hold, possess, invest, reinvest, lease, or let, or otherwise manage any or all of my real, personal, or mixed property, or any interest therein; to eject, remove, or relieve tenants or other persons from and recover possession of, such property by all lawful means; and to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify or improve the same or any part thereof;
- (3) To make, do, and transact all and every kind of business of what nature or kind soever, including the receipt, recovery, collection, payment, compromise, settlement, release, satisfaction and adjustment of all accounts, judgments, mortgages, insurance policies, legacies, bequests, interests, dividends, investments, securities, annuities, notes, bonds, stocks, debts, taxes, obligations, evidences of indebtedness and all other demands whatsoever which may now or hereafter be due, owing or payable to me or by me;
- (4) To make, endorse, accept, receive, sign, seal, execute, acknowledge and deliver deeds, assignments, agreements, certificates, hypothecations, checks, notes, bonds, vouchers, receipts, and such other instruments in writing of whatever kind and nature as may be necessary, convenient or proper in the premises, including the payment of premiums on life or other insurance now or hereafter affected by me, whether on my life or otherwise;
- (5) To deposit and withdraw for the purpose hereof, in either my said attorney's name or my name or jointly in both our names in or from any banking institution, any funds, checking and savings accounts, negotiable papers, or moneys 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 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;
- (7) To act as my attorney or proxy in respect to any stocks, shares, bonds, or other instruments, rights, or interests, I may now or hereafter hold;

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